

I/we attest that I/we have experienced a material reduction in income and/or a material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displaced me/us as a homeowner(s), that this financial hardship occurred after January 21, 2020, and that the nature of the financial hardship is because of [check all that apply]:

- Loss of work/decrease in available hours at work
- Forced work closure
- Inability to access or get to work
- Loss of wages or other compensation ordinarily received
- Increase in childcare costs
- Forced to take off work due to school closure or childcare changes
- Self-quarantined at home under government or medical recommendation
- Stay at home or shelter in place order by any level of government authority
- Forced to take off work to care for a family member
- Personal or family experiencing illness, disability, or mental health issues
- Lack of access or delayed access to healthcare
- Experience of food insecurity, shortages, or delayed benefits
- Increase in family expenses due to pandemic or emergency preparedness
- Unemployment insurance unavailable, insufficient, or delayed
- Loss of social, financial, or health safety net
- Fear and concern of future economic and health insecurity and instability
- If I pay utility payment(s), property taxes, and/or homeowner fees for my primary residence now, I will not be able to meet my or my family's basic needs and may default on my home mortgage
- Other

I certify that this statement is true and correct to the best of my knowledge, and I authorize the release of any or all information necessary for verification purposes.

Applicant Name (please print)	Applicant Signature	Date
Co-Applicant Name (please print)	Co-Applicant Signature	Date