

# Checklist

Completing the Hardship Assistance Application



#### **PNC Borrower Assistance**

pnc.com/homeownersassistance

Mortgage: 1-800-523-8654

Home Equity: 1-866-622-2657 ext.44700

Fax: 1-855-288-3974

Hours of Operation Mon–Thu: 8am–9pm ET Fri: 8am–7pm ET, Sat: 8am–2pm ET



## Master Checklist

### PNC Hardship Assistance Application

To avoid delays, please makes ure everything you send us is complete and accurate and please remove any locks you have applied to your credit reporting, if applicable.

Write your Loan Account Number on every page of documentation being sent to PNC.

When returning your application to PNC, ensure the following documents are faxed ormailed back tous:

Form 1: Borrower Information
Form 2: Hardship Information
Form 3: Monthly Household Income
Form 4: Property Information and Expenses
Form5: OtherMonthlyHouseholdExpenses and Assets
Form 6: Acknowledgment and Agreement
<b>Federal Tax Returns:</b> A copy of your completed and signed federal tax returns (and all schedules) from the most recent two years
<b>Profit and Loss Statement Form:</b> The most current quarterly signed profit and loss is required for self-employed applicants.



## Itemized Checklist

**NOTE: When reviewing this Checklist, have the Hardship Assistance Application in front of you for reference.** This will help you complete the forms and account for the additional documentation to include with each section when you return your application to PNC. For more information on how to use the enclosed checklist, please go to **pnc.com/homeownersassistance**.

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### **Borrower Information**

Please follow the directions carefully.

Write your Loan Account Number on every page of documentation being sent to PNC.

If active duty, send permanent change of station orders. Provide corroborating evidence for unwilling/unable borrowers, if applicable.



## Hardship Information

Return the following documents with your application:

#### If you are unemployed:

Include proof of unemployment/verification of unemployment benefits/employer terminationletter/otherdocumentationdemonstratingloss of employment.

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#### If your income has been reduced:

Include proof of income reduction, such as pay stubs showing loss of hours or other documentation demonstrating loss of income.



	If the Borrower's/Co-Borrower(s)' housing expenses have increased:
	Include proof of housing expenses.
	If diverged on legally, descented Conservation of Demonstrative
	If divorced or legally documented Separation of Borrower/Co-Borrower:
	Include divorce decree/property distribution order recorded and signed by the court
_	<b>OR</b> Separation agreement recorded and signed by the court if separation is legally
	documented by thecourt
	<b>AND</b> Recorded quit claim deed evidencing that the non-occupying Borroweror Co-Borrower(s) has relinquished all rights to the property. The quit claim deed does not release the transferring Borrower/Co-Borrower(s) from financial obligation.
	If the Borrower/Co-Borrower(s) is/are deceased:
	Include death certificate. If a death certificate is not available, we may be able to use the following:
	Include obituary or newspaper article reporting the death.
	<b>AND</b> Income documentation prior to the death compared to income documentation of the surviving Borrower/Co-Borrower(s) afterward.
	If there is a long-term or permanent disability or serious illness of Borrower/ Co-Borrower(s) or dependent family member (do not provide detailed medical information):
	Include doctor's certificate of illness or disability
	·
	OR Medical bills
	${\bf OR} {\it Proof of monthly insurance benefits or government assistance (if applicable).}$
	If there was a disaster (natural or man-made) adversely impacting the property or Borrower's/Co-Borrower(s)' place of employment:
	Include insurance claim.
	<b>OR</b> Federal Emergency Management Agency grant or Small Business Administration Ioan.



**OR** Proof of property or place of employment located in a federally declared disaster area (e.g., provide the property ZIP code or an official document of the business, such as letterhead or a paystub, showing the ZIP code of the affected location).

#### If you have a distant employment transfer:

Include most recent pay stub showing new location.

#### If the Borrower/Co-Borrower(s) has/have a hardship that is not covered:

Include written explanation describing the details of the hardship and relevant documentation.

Explanation of your hardship:

Include additional sheets as necessary.

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### Monthly Household Income

List all monthly income for all Borrowers and Co-Borrower(s) on the loan and return the following documents with your application:

#### Wage Earner:

J	Provide at least one full month's pay stub(s) showing year-to-date income
	<b>AND</b> Three most recent bank statements (checking and savings)—include all pages (front and back), even blank pages
	<b>AND</b> Two most recent W2s.
	If you receive self-employment or 1099 income: Two most recent personal federal tax returns completed and signed by each Borrower/Co-Borrower. Include all pages and all schedules.
	<b>AND</b> Two mostrecentyears of your Business federal taxreturn, including K1, if applicable, completed and signed by Borrower or Co-Borrower. Include all schedules.



<b>AND</b> Either the most recent signed and dated quarterly or year-to-date Profit and Loss statement that reflects activity for the most recent 12 months
<b>AND</b> Three most recent bank statements for the business account—include all pages (front and back), even blank pages.
Tips, commission, bonus, housing allowance, overtime:
Include written description of the type of income and frequency of receipt of income, signed anddated
<b>AND</b> Third-party documentation describing income (e.g., employment contracts, tip income documents)
<b>AND</b> Three most recent bank statements — include all pages (front and back), even blank pages.
Social Security, disability, death benefits, pension, SNAP, TANF, adoption assistance or other public assistance or temporary aid programs:
Includemostrecentbenefit statement or awardletterfromprovider showing amount and frequency of benefits(e.g., exhibits, disability policy)
<b>AND</b> Receipt of payment (e.g., three most recent bank statements — include all pages[front and back], even blankpages or direct depositadvices).
Alimony, child support or separation maintenance payments: Notice: Alimony, child support or separation maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.
Provide divorce decree, separation agreement or other written legal agreement filedwiththecourtthatstatestheamount of thepaymentsandtheperiod of time that you are entitled to receive them
<b>AND</b> Copies of three most recent bank statements showing you received payment — include all pages (front and back), even blank pages or direct depositad vices.
If you have rental property income that is not your primary residence:
$\label{eq:linear} Include most recent federal tax return with all schedules, including {\tt ScheduleE}$
AND Current lease agreement with at least three months' bank statements showing deposits of rentchecks—include all pages (front and back), even blank pages.



#### If you have Investment Income:

	Provide three most recent monthly or quarterly investment statements for any 401 (k)s, mutual funds, stocks, bonds, CDs, IRAs, etc. If any of this income is beingused as household income, pleaseprovide three most recent bank statements showing deposit amounts—include all pages (front and back), even blank pages.
	Information for Non-Borrower Contributing to Household Income: Information below is only applicable to Non-Borrowers who are employed
	Signed and dated contribution letter from the Non-Borrower indicating amount and frequency contributed to the household
	<b>AND</b> Paystubsfrom Non-Borrowershowing at least 30 days of year-to-date earnings (e.g., if paidweekly, need four most recent paystubs) or other supporting income documentation
	<b>AND</b> Proof that the Non-Borrower lives in the subject property, such as driver's license or utility bill.
	If you have any additional income you would like us to consider:
F	Provide documents showing additional income you would like us to consider.

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### Property Information and Expenses

Return the following documents with your application:

#### If the property is listed for sale:

Include a copy of the listing agreement.

If you have additional properties for sale, pleaselist these properties and the requested information on a separate sheet of paper.

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If you have received an offer on the property Include a copy of the sales contract
Include a copy of the estimated HUD-1 (Settlement Statement)
If you have condominium or homeowner association (HOA) fees: Include a copy of the most recent HOA billing statements.
Does your mortgage payment include taxes and insurance? IfNO, please include a copy of the most recent Declarations Page from your insurance policy and your property tax bill.
If you have any additional home loans on this property: Include a copy of your home loan statement on the second Home Loan. Include a copy of your home loan statement on the third Home Loan.
If you are currently renting the property to a tenant: Include a copy of the signed lease agreement with the tenant.
ItemizeallrentalsinSection4–OtherPropertyInformation.Ifyouhavemore properties than the form allows, please attach a separate detailed explanation.

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### Other Monthly Household Expenses and Assets

Return the following documents with your application:

For household assets, provide copies of the three most recent months or most recent quarterly statement for each account.

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## Acknowledgment and Other Information

Return the following documents with your application:

Please include Loan Number at the top of the form
<b>AND</b> Have each Borrower and Co-Borrower sign and date

### Profit and Loss Statement Form

Include a copy of the profit and loss statement form



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