CABRILLO CREDIT UNION
Sharp Division • Carlsbad City Division

Member Assistance Program Application

Cabrillo Credit Union is committed to assisting our members in these tough times. To better help us find a solution to the financial hardships which can arise for our members, please complete the following questions. This information will be the basis for modifying your loan to help get back on track with Cabrillo.

Name | Employer | Position

Joint Borrower Name | Employer | Position

Current Contact Information

Home Phone Number | Joint Borrower Home Phone Number

Work Phone Number | Joint Borrower Work Phone Number

Cell Phone Number | Joint Borrower Cell Phone Number

Address

Street Address

City | State | Zip Code

How many people living in your home at this time?_____

How many dependents living at home at this time?_____

Why are you having difficulty financially?

_____ Loss of Employment _____Illness _____Death

_____ Hours Reduced at Work _____Additional Expenses _____ Other

Please explain the circumstances below or in an attached document.

Would you prefer to keep your home or sell it? ___ Keep Home ____Sell Home

If interested in selling the home, is it currently listed for sale? ____Yes ____No

Has it been previously listed? ____Yes ____No

What is the total amount of all loans on the home? $_____

Are you considering moving from your current residence?_____

Have you contacted a debt counseling or financial advisor?_____

How many automobiles do you own?_____

Are any financed?_____ Amount Due?_____

Please enter the amounts you pay for all your expenses and loans. Include all amounts paid to all banks, credit unions and finance companies. Complete information is essential seeing the full picture of your financial circumstances

BUDGET - Monthly Expenses

	Borrower	Co Borrower
Mortgage Payment / Rent		
Auto Loans		
Auto Insurance & Auto Expenses		
Credit Card Payments		
Other Loans		
Other Loans		
Health Insurance/Medical Expenses		
Child Care		
Child Support/Alimony		
Food		
Utilities (Gas, Water, Electricity, etc)		
Communications (Phone, Cell, Internet)		
Other _____		
Other _____		
Other _____		
TOTAL EXPENSES		

Please enter your total income from all sources.

	Borrower	Co Borrower
Net Take Home Pay	_____	
Other Income (Unemployment/Child Support)	_____	
Total Income	_____	

Please list the accounts you have and any assets you own at this time.

	Borrower	Co Borrower
Checking Accounts	_____	
Savings & Money Market Accts	_____	
Stocks, Bonds, CDs	_____	
Retirement Accts	_____	
Home Equity	_____	
Other	_____	
Total Assets	_____	

I/We agree that the financial information provided is an accurate and complete statement of my/our financial situation. I/We understand and acknowledge that any assistance provided by Cabrillo Credit Union will be made based upon the accuracy of the financial information I have provided herein. My/Our signature(s) below constitutes my/our consent to verify any or all information contained herein and is my/our request for assistance with our loan(s) with Cabrillo Credit Union. I/We understand that assistance is not guaranteed for me/us and will be reviewed on an individual need basis. Cabrillo Credit Union will make all efforts to assistance our member(s) with loan modifications which will assist our membership during financial hardships.

X_____ X_____

Borrower/Member date Co-Borrower/Member date