Welcome to MHANY Management, Inc.! Below is an outline of our process and the steps involved in getting help with your mortgage. If you have general questions, please contact us at 718-246-8080 ext. 239.

What makes the MHANY program different?
- Our HUD-approved counseling services are free of charge
- We have a team of caring and persistent housing counselors and direct access to 43 mortgage servicers nationwide
- We have an activist approach to getting long term affordable solutions for homeowners
- We believe in the need to build and preserve decent safe and affordable housing for families, individuals and communities.

What are the program steps?

<table>
<thead>
<tr>
<th>Step 1:</th>
<th>Attend Seminar. Attend Foreclosure &amp; Default Intervention Seminar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2:</td>
<td>Intake Process. You submit your information and required paperwork.</td>
</tr>
<tr>
<td>Step 3:</td>
<td>Counseling Session. You and your counselor identify the best solution to your case.</td>
</tr>
<tr>
<td>Step 4:</td>
<td>Proposal. We submit a workout proposal to your lender or refer you to a community agency.</td>
</tr>
<tr>
<td>Step 5:</td>
<td>Evaluation. Your counselor evaluates the terms or a modification or resubmits proposal.</td>
</tr>
</tbody>
</table>

Where do you start?

Download an application online from www.mutualhousingny.org or collect an application at the MHANY offices at 1 Metro Tech Center N. 11th Floor, Brooklyn, NY 11201. The following is a list of required documents:

- Authorization Form (signed by all borrowers on loan) – Form included in Packet
- Most recent mortgage statement
- (RMA) Request for Modification Affidavit (signed by Borrower and, if applicable, Co-Borrower)-Form included in packet
- IRS Form 4506-T (signed by Borrower and, if applicable, Co-Borrower)-Form included in packet
- Most Recent Pay Stubs: One month’s worth from all wage earners in household
- Proof of other applicable income – outlined in a checklist in the Packet

How Long does the process last? Why does it take so long?

You will meet with a counselor within 2 to 4 weeks, after we receive all your documents. Then it takes at least 4 to 6 months to hear back from your lender once your counselor submits a proposal. Unfortunately, we cannot guarantee the proposal will be approved.

The process depends on your servicer activity, the volume of cases they have, the investor of the loan, how far behind you may be, the pattern of payments in the past, property tax records, lien problems, etc. For most, it is just the sheer number of cases that lenders currently are processing.

When will you hear from your counselor after he/she submits a proposal to the lender?

Your counselor will request periodic updates from your lender and communicate with you. Email and phone calls are the best ways to communicate with your counselor. You can contact us every 30 days if needed, or sooner if your situation changes. You should also call your lender’s Loss Mitigation or Home Preservation Department and obtain an update. You may continue receiving calls from Collections department, and these individuals may not have access to your records. **Please do not accept a modification without us reviewing it first.** Remember that we are working to help you and it is better for us to review to make sure you are receiving the best workout you can get.

What can you do in the meantime?

- Do not avoid your lender communications. Say you are working with us and contact us if you have any updates.
- Save and organize all your income and savings records. We’ll ask for your records many times.
- Reduce non-essential expenses and increase income; revise your budget often.
- Continue sending payments to your lender. If they return them, save every dollar you can so we can show the lender that you care about keeping your home.
- Apply for any public assistance you may qualify for in your area.
- Talk to your family, friends, and church community and ask for help.
- Contact your counselor immediately if you have a sale date or sheriff sale notice.
Below is the list of documents you will need to provide along with the Intake Application

PLEASE INCLUDE COPIES OF ALL YOUR DOCUMENTS (NO ORIGINALS).

DOCUMENT CHECKLIST:

- Picture ID
- Last mortgage statement
- Property tax statement
- Insurance Declaration Page (homeownership insurance)
- Last 2 Years tax returns and W2’s & all schedules – must be signed
- 3 Most recent Bank Statements (all pages)
- 4 Recent pay stubs and any other proof of income
- Proof of rental income i.e. – lease (only if this applies to you)
- Intake Package Completed
- Hardship Letter (Hardship letter should be typed, must be dated and signed) – Explain the reason/s why, and the difficulties that caused you not to make your mortgage payments.
- A Credit Report Fee of $25

ADDITIONAL QUESTIONS:

1. How did you hear about us? __________________________________________________________

2. Type of property: (Please circle one)
   - Single Family
   - 2- Unit
   - 3- Unit
   - 4- Unit
   - 5- or more Units

3. Is this property your principle residence? (Please circle one) -  ○ YES  ○ NO

4. Is your first loan more than 12 months late? (Please circle one) -  ○ YES  ○ NO
Please print clearly, using black or dark blue ink. Complete all fields.

I am Interested in:  
- Mortgage Default Prevention or Counseling  
- Reverse Mortgage  
- Refinancing  
- Other:  

Scheduled Sale or Sheriff's Sale Date:  

How did you hear about MHANY?  
- Friend/Family  
- Realtor  
- News Paper  
- Television/Radio  
- Government Agency  
- Community Agency  
- Other (Describe)  

Applicant Information: ***  

First Name:  

Last Name:  

Social Security Number:  

Date of Birth: / /  

Gender (M/F):  

Home Phone: ( )  

Work Phone: ( )  

Cell: ( )  

Fax Number: ( )  

Email Address:  

Preferred Contact Method:  

Best time to reach client (include time zone):  

Household Demographics ***  

Race: (Check Only One)  
- American Indian/Alaska Native  
- Asian  
- Black-African-American  
- White  
- Native Hawaiian or other Pacific Islander  
- Other Race:  

Ethnicity:  
- Hispanic  
- Non-Hispanic  
- Choose not to respond  

Preferred Language:  

Number of Household Members:  

Number of Dependents:  

Age(s) of Dependents:  

Marital Status:  
- Single  
- Domestic Partner  
- Widowed  
- Married  
- Separated  
- Divorced  

Household Type (check only one)  
- Single Adult  
- Female-Headed Single Parent Household  
- Male-Headed Single Parent Household  
- Other Household Type:  

Highest Educational Level (check only one):  
- No H.S. Diploma  
- H.S. Diploma  
- GED Diploma  
- Vocational Certificate  
- Some College – Never Graduated  
- Associates Degree  
- Bachelor’s Degree  
- Master’s Degree  
- Doctorate  
- Other (Describe)  

Employment Information ***  

Number of Years in Current Job:  

Total Current Income (from all sources): $  

Name of Employer:  

Address of Employer:  

Job Title:  

Are you a Migrant Farm Worker?  
- Yes  
- No  

Are you a veteran?  
- Yes  
- No  

Are you Disabled?  
- Yes  
- No  

Are you’re a Colonias Resident?  
- Yes  
- No  

Is the Co-Borrower Disabled?  
- Yes  
- No  

rev.11.14.18
# MHANY Management, Inc. Homeowner Intake Form

## Property Address

<table>
<thead>
<tr>
<th>Property Address:</th>
<th>County:</th>
</tr>
</thead>
<tbody>
<tr>
<td>City, State ZIP:</td>
<td></td>
</tr>
<tr>
<td>Current Property Value: $</td>
<td></td>
</tr>
</tbody>
</table>

## Type of Property

- [ ] Single Family
- [ ] 2-Unit
- [ ] 3-Unit
- [ ] 4-Unit
- [ ] 5 or more Units

## Is this property vacant or condemned?

- [ ] Vacant
- [ ] Condemned
- [ ] Neither Vacant nor Condemned

## Is this property your principle residence?

- [ ] No
- [ ] Yes

## Delinquency

### Status of First Loan

- [ ] Current
- [ ] 30-60 days late
- [ ] 61-90 days late
- [ ] 91-120 days late
- [ ] 121+ days late

### Is your first loan more than 12 months late?

- [ ] No
- [ ] Yes

### If current, are you likely to fall behind?

- [ ] No
- [ ] Yes

### If current, have you been more than 30 days late on a payment within the last 12 months?

- [ ] No
- [ ] Yes

### Status of Second Loan

- [ ] Current
- [ ] 30-60 days late
- [ ] 61-90 days late
- [ ] 91-120 days late
- [ ] 121+ days late

### Amount of Arrears: $ 

### Delinquency Reason (check only one):

- [ ] Reduction in income
- [ ] Medical Issues
- [ ] Death of family member
- [ ] Poor budget management skills
- [ ] Increase in expenses
- [ ] Business venture failed
- [ ] Loss of Income
- [ ] Divorce/separation
- [ ] Increase in loan payment
- [ ] Other Delinquency Reason, describe:

### Delinquent Loan

- [ ] First
- [ ] Second
- [ ] Both

### Bankruptcy Status

- [ ] Not in bankruptcy
- [ ] Yes, Chapter 7
- [ ] Yes, Chapter 13
- [ ] Yes, Other

### Sale Date or Sheriff's Sale Date: / / 

### Have you previously received a modification under the government's Making Home Affordable Program?

- [ ] No
- [ ] Yes

## First Mortgage Information

### Product Type

- [ ] Fixed Rate
- [ ] ARM
- [ ] Hybrid ARM (3/27)
- [ ] Hybrid ARM (2/28)
- [ ] Option ARM
- [ ] Other (describe)
- [ ] Unknown

### Current Interest Rate: % 

### Have you received a loan modification in the past 6 months?

- [ ] No
- [ ] Yes

### If ARM, has rate on ARM reset?

- [ ] No
- [ ] Yes

### Is this an Interest only loan?

- [ ] No
- [ ] Yes

### Mortgage Type

- [ ] FHA
- [ ] VA
- [ ] Conventional
- [ ] Privately-held
- [ ] USDA

### If conventional, is the mortgage owned or guaranteed by Fannie Mae or Freddie Mac?

- [ ] No
- [ ] Yes

### Name of Originating Lender:

<table>
<thead>
<tr>
<th>Original Loan Amount $</th>
<th>Date Loan Originated (mo/day/yr): / /</th>
</tr>
</thead>
</table>

### Current Loan Servicer:

<table>
<thead>
<tr>
<th>Current Servicer Loan Number:</th>
<th>Current Balance Owed $</th>
</tr>
</thead>
</table>

### Current Principal and Interest (monthly) $ 

### Annual Property Taxes $ 

### Are Property Taxes Escrowed?

- [ ] No
- [ ] Yes

### Annual Homeowner's Insurance $ 

### Is Homeowner's Insurance Escrowed?

- [ ] No
- [ ] Yes

### Monthly HOA/Condo Fees: $ 

## Second Mortgages / Liens / Judgments

### Current Lender or Servicer:

<table>
<thead>
<tr>
<th>Loan Number:</th>
<th>Current Balance Owed: $</th>
</tr>
</thead>
</table>

### Original Loan Amount: $ 

### Interest rate: % 

### Monthly Payment: $ 

### Other Liens or Mortgages:
# Household Income and Assets

## Monthly Income Before Taxes

<table>
<thead>
<tr>
<th></th>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job 1</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Job 2</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Job 3</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other Jobs</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

## Monthly Income After Taxes

<table>
<thead>
<tr>
<th></th>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job 1</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Job 2</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Job 3</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other Jobs</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

## Other Monthly Income

<table>
<thead>
<tr>
<th></th>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Disability Payments</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Social Security (Net)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Rental Income</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other Income</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

Other Income Source:

## Assets

<table>
<thead>
<tr>
<th></th>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available Cash</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Checking</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Savings</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>CDs</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>401(k)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Stocks</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Down Payment Gifts</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

Other Assets Source:
# Expense Record

<table>
<thead>
<tr>
<th>Expense</th>
<th>Present Monthly Amount</th>
<th>Projected Future Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/Mortgage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas/Oil</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cell Phone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Taxes (if not included in mortgage)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homeowners/Tenant Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installment Loan with</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installment Loan with</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charge Account</td>
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<tr>
<td>Charge Account</td>
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<td>Charge Account</td>
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<td></td>
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<tr>
<td>Charge Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food/Groceries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas/Transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical (doctor, dentist, prescriptions, eye care)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daycare</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lunches, snacks, coffee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cable/Direct TV, Video Rental</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dry Cleaning, Laundry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gifts-Holidays, Birthdays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>College Fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Church (Religious Donations)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Charity Donations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pet Related Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Clothes/Shoes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Barber/Hair Salon</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allowances (including children’s)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigarettes/Alcoholic Beverages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Newspapers, Magazines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment (including babysitting)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restaurants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clubs, Sports, Hobbies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saving for</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Expenses:</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenses:</strong></td>
<td>$</td>
<td></td>
</tr>
<tr>
<td><strong>Total Net Income:</strong></td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

Total Income – Total Expenses = $ \text{Current Surplus or Deficit (circle one)}

\[
\frac{\text{Total Monthly Debt}}{\text{Gross Income}} = \times 100
\]

\[
\text{Debt to Income Ratio}
\]

Counselor Signature: ___________________________ Client Signature: ___________________________

Date Completed and Reviewed With Client: __________: __________: __________

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MHANY Management, Inc. is a not-for-profit housing organization that owns and manages over 1,500 affordable rental apartments in New York City. MHANY Management, Inc., offers Pre-Purchase Homebuyer Counseling, Pre-Purchase Homebuyer Education Workshops, Financial Management/Budget Counseling, Financial, Budget and Credit Repair Workshops, Mortgage Delinquency and Default Resolution Counseling, Resolving/Preventing Mortgage Delinquency Workshops.

MHANY is committed to the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us can be highly personal in nature. All information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your written authorization on the Client Authorization or the Authorization form for Foreclosure Prevention Mitigation and Counseling program.

This program is funded by government funds and partners like: CNYCN, NFMC, New York, Community Trust, Enterprise, M & T and the Attorney General and comes with some program evaluation & research requirements. We may be required to provide file information to government representatives including US Department of Housing and Urban Development or researchers for the purposes of evaluating our services, gathering valuable research information, and designing future programs.

You are not obligated to receive any other services offered by the organization or its exclusive partners, in order to receive housing counseling services. However, you may consider seeking alternative services from Neighbors Helping Neighbors, Asian Americans for Equality, and IMPACCT Brooklyn for foreclosure Prevent and Default counseling.

Types of Information that we gather about you:
1. Information we receive from you orally, on applications, or other forms, such as your name, address Social Security Number, assets, and income;
2. Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions, and credit card usage, and
3. Information we receive from a credit reporting agency, such as your credit history

Release of your information to third parties:

1. So long as you have not opted-out, we may disclose some or all of the information that we collected, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards that make our service possible.
2. We may be required to disclose any nonpublic personal information about you or former customers by court order.
3. Within the organization we restrict access to non-public personal information about you to our employees who need to know that information to provide service to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Initials:______
Authorization Form for Foreclosure Prevention & Mitigation Counseling Program

Borrower NAME: ______________________________________ Last 4 SSN: _________________________
Please Print
Co-Borrower Name: _____________________________________ Last 4 SSN: _________________________
Please Print
Property Address:  ______________________________________________________________________________
___________________________________________________________________________________________          Zip:  _______________________
Telephone Number:  ___________________ Cell:  ___________________   Email: ____________ _____________
Lender: __________________________________  Loan Number: ______________________________________
Servicer:     _______________________________
Loan Type (check what applies):  □ Conventional Mortgage □ VA Mortgage □ FHA Mortgage
□ SONYMA □ Home Equity Loan □ Refinance

I hereby authorize MHANY Management, Inc. and its representatives (MHANY) to speak on my behalf regarding my loan with
my lender and with whomever have servicing responsibilities for my loan.

I authorize the lender and/or servicer handling my loan to discuss my loan with MHANY.

I authorize MHANY to pull credit reports to review my credit and debts for housing counseling purposes.

I authorize the lender and/or servicer to notify MHANY in the event that my loan payments become delinquent in the future, if
the lender or servicer chooses to provide this service.

I authorize MHANY to share information from my file with lawyers selected by MHANY, and I authorize to share their file and
analysis with MHANY.

I understand that MHANY receives government funding to provide Foreclosure Prevention Counseling and other programs.
MHANY is required to share some of my personal information with these funders for the purpose of program monitoring, compliance and
evaluation. I also authorize MHANY to share information from my file with appropriate government agencies including US Department of
Housing and Urban Development (HUD) for the purpose of investigating mortgage fraud, violations of fair lending laws, or other
government purposes.

I understand that, within the organization, MHANY restricts access to nonpublic personal information about me to MHANY
employees who need to know that information to provide services to me. I also understand that MHANY maintains physical, electronic,
and procedural safeguards that comply with Federal regulations to guard my nonpublic personal information.

I understand that my information will be shared with the Center for New York City Neighborhoods, Inc., and that other
information gathered may be used for research, program or policy development, or other legitimate purposes by relevant funders
including but not limited to the Center for New York City Neighborhoods, Inc., the New York State Office of the Attorney General,
the City of New York and US Department of Urban Development (HUD).

I understand that the housing counselor will provide recommendations but I am free to choose which lender, loan program, or
workout I am interested in.

I understand the lender or servicer makes the decision about loan approval or delinquency resolution, not MHANY. And I
further understand that MHANY evaluates the type of loan workouts my lender may offer but cannot guarantee a final resolution.

I understand that it may take 2 to 4 weeks after I submit my required documents before I am contacted by a MHANY counselor,
and that once my counselor determines a loan modification request is the best course of action for me, it then takes at least 4 to 6 months to
hear back from my lender.
MHANY Management Inc.
Authorization Form for Foreclosure Prevention & Mitigation Counseling Program

I understand that I am responsible for staying in communication with both my servicer and my counselor and submitting any required documents either or both parties may request. If I receive a notice for a foreclosure sale date or sheriff sale date, I understand that I can approach an attorney for my options under Bankruptcy Chapter 13 and that MHANY cannot guarantee that the lender will stop the sale.

I understand that MHANY counselors will treat me with courtesy and respect; in return the same is expected from me.

I understand that MHANY will provide financial capability counseling/coaching to me free of charge and that I will receive a written action plan consisting of recommendations for handling my finances.

I understand that MHANY submits client-level information (including clients’ names) relating to the Project Reinvest: Financial Capability program to not-for-profit organizations who oversee the program, including the Center for New York City Neighborhoods, Inc. (the Center) and NeighborWorks America through their Data Collection System (DCS).

I understand that MHANY submits client-level information (including clients’ names) relating to the Project Reinvest: Financial Capability program to not-for-profit organizations who oversee the program, including the Center for New York City Neighborhoods, Inc. (the Center) and NeighborWorks America through their Data Collection System (DCS).

I understand that the Center, NeighborWorks America and Project Reinvest: Financial Capability program administrators and / or their agents may:
   a. review client files for program monitoring and compliance purposes, and
   b. conduct follow-up with clients within the next three years for the purpose of program evaluation.

I understand that other information gathered, excluding my name, may be aggregated and used for research, program or policy development, or other legitimate purposes by relevant funders including but not limited to the Center for New York City Neighborhoods, NeighborWorks America, the New York State Office of the Attorney General, the City of New York and US Department of Housing and Urban Development.

I understand that I may opt-out of these requirements, but proof of this opt-out must be recorded in my client file.

I acknowledge that I have received a copy of MHANY Management Inc.’s Privacy Policy.

I understand that I am not obligated to use any of the services offered to me.

________________________________ ________________________________  ________________  
Client’s Signature (Borrower)     Printed Client’s Name

________________________________ ________________________________  ________________  
Client’s Signature (Co-Borrower)      Printed Client’s Name

______________________________ ________________________________  ____________________  
Date

______________________________ ________________________________  ____________________  
Date
Please provide additional explanation of your hardship here:

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MHANY MANAGEMENT, INC
Profit & Loss Statement
For:

For the months of ________ to __________

<table>
<thead>
<tr>
<th>Month</th>
<th>Total Income: $</th>
<th>Month</th>
<th>Total Income: $</th>
<th>Month</th>
<th>Total Income: $</th>
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</thead>
<tbody>
<tr>
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<tr>
<td>Costs (itemized): $</td>
<td></td>
<td>Costs (itemized): $</td>
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<td>Costs (itemized): $</td>
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<tr>
<td>Total Costs: $</td>
<td></td>
<td>Total Costs: $</td>
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<td>Total Costs: $</td>
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<tr>
<td>Net Income: $</td>
<td></td>
<td>Net Income: $</td>
<td></td>
<td>Net Income: $</td>
<td></td>
</tr>
</tbody>
</table>

1. For each month, add up the total amount of money you earned from self-employment
2. List the expenses (costs) by name and amount for each month. These should be grouped into broad categories such as: Supplies, Transportation, and Marketing. Other categories you might need to account for are Brokerage Fees, Insurance (work-related), Equipment Rental, Booth Rental. Please don't include expenses that are already listed and household expenses (such as your car payment).
3. Subtract the expenses from the total income to find Net Income. We will report a minimum three-month average to the lender.
4. Provide the corresponding three months of bank account statements. While your loan is under review, please try to deposit all your income each month in your bank account.

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