



At FirstLight Federal Credit Union (FLFCU) we strive to assist our members. If you need further information please visit [www.knowyouroptions.com](http://www.knowyouroptions.com) which is a service offered by Fannie Mae. Also, you may contact us directly to ask of options that are available on your home loan. Use this form to gather your financial information and to detail your current situation. Please be prepared that we may ask for further information after reviewing your request.

**Tell Us About Yourself:**

Name: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Mailing City, State, and Zip Code: \_\_\_\_\_

Property Address: \_\_\_\_\_

Your Member Number/ Mortgage Account Number: \_\_\_\_\_

<b>INCOME (What You Earn Each Month)</b>	
Gross Monthly Income <small>(the amount before taxes and other deductions are taken out)</small>	\$
Co-Borrower Gross Monthly Income <small>(if applicable)</small>	\$
Other Income <small>(commissions, child support, alimony)</small>	\$
<b>Total</b>	\$

<b>Expenses (What You Pay Each Month)</b>	
First Mortgage Payment	\$
Additional Mortgage Payment <small>(2<sup>nd</sup> &amp; 3<sup>rd</sup> and other liens)</small>	\$
Other Mortgage Expenses <small>(all yearly fees)</small>	\$
Home Expenses <small>(utilities)</small>	\$
Auto Expenses <small>(all car payments, insurance)</small>	\$
Student Loan Payment(s)	\$
Credit Card Payment(s)	\$
Child Care <small>(if applicable)</small>	\$
Other Expenses	\$
<b>Total</b>	\$

<b>Assets (What You Owe)</b>	<b>(Estimated Value)</b>
Other Real Estate or Property (rentals, second home)	\$
Vehicles (cars, motorcycles, boats)	\$
Investments (stocks, bonds, mutual funds)	\$
Retirement (401(k), IRA)	\$
Other Assets	\$
<b>Total</b>	\$

**El Paso branches:** 915-562-1172  
 1741 Marshall Road, Fort Bliss, TX 79906  
 9993 Kenworthy Street, El Paso, TX 79924  
 1555 N. Lee Trevino Drive, El Paso, TX 79936  
 William Beaumont Army Medical Center, 1st Floor, Fort Bliss, TX 79916

**Las Cruces branches:** 505-526-4401  
 300 E. Foster Road, Las Cruces, NM 88005  
 3105 Del Rey Blvd., Las Cruces, NM 88012



You will need to have certain documents before we can review your request for assistance.

**Mortgage Information**

- ✓ Current mortgage statement and any recent notices/letters received that are not from FLFCU.
- ✓ Current statement for any other loans/lines on the home.

**Income Information**

- ✓ If employed – need your last two pay stubs.
- ✓ If self-employed – need your current Quarterly or Year-To-Date Profit/Loss Statement.
- ✓ If receiving benefits (Social Security, pension, unemployment, death etc.) – benefit statement or letter showing the amount, frequency, and duration.

**Financial Information**

- ✓ Last two month’s banking statements for checking/savings
- ✓ Last two year’s tax returns

**HARDSHIP INFORMATION**

It’s important to explain your current financial situation to FLFCU, especially the reasons why you are having difficulty with your mortgage payments. This will help determine the best solution for your specific situation.

I am having difficulty making my monthly payment because of financial difficulties created by: Check all that apply

- My household income has been reduced. For example unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.
- My monthly debt payments are excessive, and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
- My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.
- I can’t afford my current mortgage. My cash reserves, including all liquid assets, are insufficient to maintain my mortgage payments and cover basic living expenses at the same time.
- Other (be prepared to answer) :

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To send back the documents you may email us at [cumail@firstlightfcu.org](mailto:cumail@firstlightfcu.org), Fax: (915) 745-4130, Mail:

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