



Ent Credit Union
P.O. Box 15819
Colorado Springs, CO 80935-5819
(719) 574-1100 · 800-525-9623
Ent.com

AUTHORIZATION TO RELEASE CREDIT INFORMATION

I/We hereby authorize **Ent Credit Union**, as my Lender, to petition you, as my financial institution, employer or lender, for information necessary for the completion of my loan documentation.

I/We hereby authorize you, as my financial institution, employer or lender to grant **Ent Credit Union**, as my Lender, this information.

I/We hereby authorize **Ent Credit Union**, as my Lender, to request a current credit report from a credit reporting agency determined by said Lender in conjunction with my loan modification or deferment request.

A photographic or carbon copy of this authorization bearing the signature(s) of the undersigned may be deemed to be equivalent to the original hereof and may be used as a duplicate original.

Borrower Date

Borrower Date



Please note: Loan modifications are reported to credit reporting agencies and may affect your credit.

Date: _____

Information

Name:	
Physical Address :	Mailing Address:
Home Phone:	Cell Phone:
Co-Signer Name:	
Physical Address :	Mailing Address:
Home Phone:	Cell Phone:
Employer:	Co-Signer Employer:
Work Phone:	Work Phone:
Have you contacted credit counseling services or your other creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If so, what was the outcome?	
Reason for inability to maintain loan payments:	
I want to: <input type="checkbox"/> Keep the Property <input type="checkbox"/> Sell the Property	
The property is my: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property	
The property is: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant	

Income

Your Income	
Spouse's Income	
Retirement/ Social Security	
Rental Income (Investment property)	
Alimony/ Child Support	
Other Income (i.e. room-for-rent, etc.)	

Assets (Estimated Value)

Home	
Other Real Estate	



Checking Accounts	
Savings/ Money Market Accounts	
IRA/ 401k	
Stocks, Bonds, CDs	
Other Investments	
Other Assets	

Housing Expenses	
2nd Mortgage/Home Equity/Other Mortgage	
Homeowner's Association/HOA cost	
Property Maintenance	
Time Share Property	
Water/Sewage	
Heating/Electricity	
Other loans	
Credit Cards	
Student Loan	
Automobile Loan	
Other Loan	
Personal/Living Expenses	
Cable TV/Satellite	
Telephone/Pager/Cell	
Online Service	
Groceries/Food	
Clothing	
Spending Money	
Life Insurance	
Health Insurance	
Prescription Drugs	
Medical/Dental Expenses	
Alimony/Child Support	
Child Care	
School Tuition	
Transportation	
Automobile Insurance	
Automobile Gasoline	
Automobile Parking	



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Monthly Expenses

Name of Creditor (Credit Cards/Revolving Debt/Installments)	Minimum Payment	Number of Payments Past Due

Have you filed Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Filing Date _____
Has your Bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy Case number _____

Please Include a Detailed Explanation of Your Hardship:



*****Before mailing, please ensure the authorization form has been signed and dated and you have included 30 days' worth of your most recent paystubs, and explanation of your hardship. If you are self-employed, attach a copy of your most recent Federal Tax Returns. Your loan modification request cannot be reviewed without your signature, income verification, and explanation of hardship*****



BEHIND ON YOUR MORTGAGE PAYMENTS?

Help is available.

FREE assistance from HUD-approved housing counseling agencies is available to you.

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

This Help is Free.

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check www.hud.gov/findacounselor to confirm the counseling agency is HUD-approved.

HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: www.hud.gov/findacounselor or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at (800) 569-4287.
 - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.
 - Comprehensive foreclosure assistance is available around the clock at (888) 995-HOPE (4673).