

Dear Member,

It has come to our attention that you may be experiencing a financial hardship. Often times, circumstances beyond our control impact our ability to maintain timely payments and that can feel overwhelming.

Sharonview may be able to help.

If you are having trouble with finances of any kind, we strongly recommend that you contact our partners at **GreenPath** by calling 1-877-337-3399 or online at www.greenpath.com. Through GreenPath, you will receive **non-judgmental guidance** from a **certified financial counselor** regarding all of your personal finances, not just the loans you have here at Sharonview. The GreenPath Program is a service that is provided to all Sharonview members, and a portion of their services are paid for on your behalf by Sharonview Federal Credit Union.

If after speaking to a GreenPath counselor, you feel that your hardship cannot be addressed by financial counseling alone and you need help with your Sharonview loans, please complete the hardship application below, and submit that along with your action plan from GreenPath and income verification in order for us to review your application for assistance.

Please give GreenPath permission to share your Action Plan with and ask them to fax to 704-719-2261. You must have a documentable source of household income to be considered for a modification on your loan(s).

It is important that you continue to make scheduled payments during the application process, except in the case of bankruptcy. Assistance will be based, in large part, on your willingness and ability to pay. If your hardship prevents you from being able to make full payments at this time, it is very important that you maintain contact with Sharonview and keep promises to pay within your means until a decision is reached.

Please contact the Financial Wellness Department directly at 1-800-639-1056 if you have any questions about Sharonview's Hardship Assistance Program.

Sincerely,
Financial Wellness
1-800-639-1056

Hardship Assistance Requests may be mailed to:
Sharonview Financial Wellness Department, PO Box 2070; Fort Mill, SC 29716-2070,
faxed to (704) 719-2261, or scanned and emailed to financialwellness@sharonview.org.

To be considered for hardship assistance, you must submit all of the following:

1. Complete Hardship Assistance Request – disclosure must be signed.
2. Copy of Action Plan provided by GreenPath* (fax to 704-719-2261)
3. Proof of household income (i.e. paystubs, unemployment benefits, pension, Social Security benefits)

*In order to enhance our membership services and promote the financial wellness of our members, Sharonview has partnered with GreenPath. Through this partnership, Sharonview pays for you to have FREE access to GreenPath's comprehensive financial counseling and education program. A Certified Financial Counselor can be reached at **1-877-337-3399** 8am-10pm Monday-Thursday, 8am-7pm Friday, and 9am-1pm Saturday or online at www.greenpathref.com.

Account Holder Information

Name:	SFCU Account #:
Home Address:	
Home Phone #:	Cell Phone #:
Best Way to Reach You: _____	Best Time to Reach You: _____
Email Address: _____	
Employer/Position: _____	

Joint/Co-Borrower Information

Name: _____	SFCU Account #: _____
Home Address: _____	
Home Phone #: _____	Cell Phone #: _____
Best Way to Reach You: _____	Best Time to Reach You: _____
Email Address: _____	
Employer/Position: _____	

Hardship Details

Please describe your hardship and include the following:

- When the hardship began
- If the hardship is temporary or permanent.

Disclosure

- ▶ I authorize Sharonview Federal Credit Union to review my credit and income to determine an appropriate solution to my hardship, which may result in a deferment of payments, temporary or permanent modification, or a permanent re-write of the loan to a new loan. A re-write will be based on a review of my credit score and current loan rates which may result in a higher interest rate.
- ▶ An extension/deferment of payments or any payment reduction (temporary or permanent) will result in either additional monthly payments or a balloon payment due at maturity. Sharonview may charge an extension/deferment fee up to \$45 for each loan deferred. I agree to pay this fee if approved for a deferment. Interest will continue to accrue during the deferment period.
- ▶ A permanent modification of a first mortgage loan will require escrow of property taxes and homeowners insurance.
- ▶ I am fully aware that payments are still required during the application process, except in the case of bankruptcy.
- ▶ Credit limits on credit cards and other lines of credit may be closed. I will continue to receive credit card statements, if applicable.
- ▶ Factual credit reporting will not change as a result of this application or any assistance provided.
- ▶ If there is a joint borrower on any loan, I acknowledge that the co-borrower is aware of this request. The Credit Union is not obligated to obtain the agreement of any co-borrower.
- ▶ All other terms and conditions of the original loan agreement(s) are not affected by this agreement and remain unchanged.
- ▶ I have the right to obtain an attorney if desired.

Member Signature: _____ **Date:** _____
Date of application is determined by the date all requested documentation is received by Sharonview Federal Credit Union, not the date of signature or date of GreenPath counseling.

Vehicles Owned:

Year – Make – Model	Mileage	Condition	Insured By

Real Estate Owned:

Property Address	Mortgage Holder #1 and Amount Owed	Mortgage Holder #2 and Amount Owed	Insured By
	\$	\$	
	\$	\$	

How much can you afford to pay on the loans you have at Sharonview?

Sharonview Loan	Affordable Payment