



Dear Client,

In order for Boston Private Bank & Trust Company to begin reviewing your financial situation and recommend a plan of action, we require the following information:

- Hardship letter – A letter to the Bank explaining why you feel you are no longer able to pay your loan per the original mortgage agreement (i.e., why you are requesting a loan modification).
- Financial Documentation – A completed Borrower Financial Statement Worksheet, signed and dated, is required. (Please include as much detail as possible on real estate holdings and current credit obligations.)
- Tax Returns – Please include your signed and dated personal federal tax returns for the past two fiscal years (complete with all schedules). Please also include your most recent W2, 1099 and all K-1's.
- Two most recent paystubs. (If you have recently begun at a new position, please provide award letter.)
- Copies of bank and brokerage statements for the past 2 months. Please also include the most recent statements for IRA and any other retirement funds.
- Real Estate Tax bill, Hazard, HO6, and Flood (if applicable) Insurance bills, Condo Fee bill

Please also include the following, if applicable:

- Business tax returns (1120, 1065, or 1120-s) for the last three years are required for self-employed borrowers with an equity interest of 25% or more. Year-to-date company financial statements and a credit reference from your corporate banker are also required.
- A fully executed divorce decree or separation agreement.
- Trust information including name and number of trust officer, recent statement verifying trust assets and details regarding type of trust and beneficiary relationship.
- Copies of leases for any newly acquired rental properties that would not be documented on your tax returns.

Sincerely,

Foreclosure Prevention Department

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