



THE BERKSHIRE BANK

COVID-19 – Residential Mortgage Loan Forbearance Application

Borrower's Name: _____

Property Address: _____

Is this property your primary residence? _____ Yes _____ No

Phone Number: _____ E-Mail Address: _____

Name of Employer: _____ Monthly Income: \$ _____

Secondary Source of Monthly Income (please explain): _____ Amount: \$ _____

Total Monthly Income (please itemize): \$ _____

Total Monthly Expenses (please itemize): \$ _____

Other Financial Resources (please identify): _____ : \$ _____

Co-Borrower's Name: _____

Phone Number: _____ E-Mail Address: _____

Name of Employer: _____ Monthly Income: \$ _____

Secondary Source of Monthly Income (please explain): _____ Amount: \$ _____

Other Financial Resources (please identify): _____: \$ _____

Is There a Second Mortgage on the Property? _____ Yes _____ No

Mortgagor's Name: _____ Current Balance: \$ _____

Monthly Payment: \$ _____ Payment Status: _____ Current _____ Not Current

Have you applied for loan assistance from that financial institution? _____

Written explanation demonstrating financial hardship as a result of the COVID-19 pandemic: _____

By signing below, the Borrowers represent that the information provided on this Application is true and correct and that any intentional or negligent misrepresentation or omission of information on this Application is a violation of 18 U.S.C. § 1001, *et. seq.*; acknowledge and agree that all of the loan documents, including the Mortgage and the Note are binding, valid, and remain in full force and effect, except as modified by this Application; acknowledge that as of the date of this Application, the Borrowers do not have any offsets or deductions of any kind against any and all of the obligations under the Mortgage, the Note, or the loan documents; and request an up to 180-day forbearance of the monthly residential mortgage payments due to the Bank. The Borrowers acknowledge that the Bank may request additional information or documentation to process this Application and assess the financial hardship of the Borrowers, including requiring that the Borrowers provide all items requested on this Application.

Signatures (all parties must sign)

Borrower: _____ Date: _____, 2020

Co-Borrower: _____ Date: _____, 2020