



## Financial Disclosure for Reasonable and Affordable Rehabilitation Guidelines

Please refer to these instructions and guidelines in order to assist you complete the enclosed *Financial Disclosure for Reasonable and Affordable Rehabilitation Payments* form. These instructions and guidelines explain what kind of supporting documentation of income and/or expenses is required to be submitted with the completed form.

### SECTION 1: BORROWER IDENTIFICATION

Complete all applicable fields in this section.

### SECTION 2: HOUSEHOLD INCOME AND REASONABLE AND NECESSARY MONTHLY EXPENSES

(Include income documents for your spouse if you are married and living together)

Monthly Income Field	Please submit the following supporting documentation.
1. Your Employment Income	Choose one (1) to submit: <ul style="list-style-type: none"> <li>Signed copy of your Federal 1040 tax return for the most recent tax year (both pages) or a tax transcript form provided by the IRS;</li> <li>Copies of your two (2) most recent consecutive pay stubs (they must be dated within the past 90 days); or</li> <li>If you are self-employed, provide either the most recent 1040 tax return or 1040-ES worksheet.</li> </ul>
2. Spouse's Employment Income *If you are living together, your spouse's income information is required	
3. Child Support Payments Received	A copy of your divorce decree, support order, benefit checks, letter from a court or individual paying child support.  If these are not available, or you are not receiving the full amount ordered, provide a written statement explaining how much you are receiving.
4. Social Security Benefits Received	A copy of your benefit statement, benefits checks, or award letter from the Social Security Administration.  If these are not available, a copy of a bank statement showing the amount deposited.
5. Worker's Compensation	Copies of your pay stub, benefit check, or benefit letter (no older than 90 days).
6. Public Assistance	A copy of your award letter. Identify the type of public assistance received.
7. Other Income	Any documentation showing the source and amount.
Monthly Expense Field	Please submit the following supporting documentation.
9. Food	No supporting documentation of expenses is required.
10. Housing	If you live in the continental U.S. (including Puerto Rico): <ul style="list-style-type: none"> <li>No supporting documentation of expense is required.</li> </ul> If you live outside the U.S.: <ul style="list-style-type: none"> <li>Copies of a mortgage statement or rental agreement, home/renters insurance bills, utility bills, and basic communication bills (internet, phone, basic cable, etc.).</li> </ul>
11. Utilities	
12. Basic Communication	
13. Necessary Medical and Dental	None required if you spend less than \$60/month per person in your family.  If you spend more than \$60/month per person in your family: <ul style="list-style-type: none"> <li>Copies of cashed checks and/or receipts, statements of what you actually spend on necessary medical and dental costs, such as medically necessary prescription and nonprescription medication, and medically necessary nutritional supplements. Do not include any costs relating to medical or dental insurance premium payments.</li> </ul> Providing only a bill showing a total amount owed is not acceptable.

14. Necessary Insurance	<p>Copies of your insurance statements such as necessary medical, dental, or health insurance premium statement.</p> <ul style="list-style-type: none"> <li>Do not include auto insurance here (include in the transportation expense)</li> <li>Do not include homeowners or rental insurance here (include in the housing)</li> </ul>
15. Transportation	<p>If you live in the continental U.S. (including Puerto Rico), submit:</p> <ul style="list-style-type: none"> <li>A written statement indicating the number of cars that you own,</li> <li>Copies of public transportation receipt(s) with a written statement indicating the frequency of use; or</li> <li>No documentation required if you do not own a car or do not have transportation expense.</li> </ul> <p>If you live outside the U.S. submit documents showing car payments, auto insurance, gas/oil, maintenance, and car registration.</p>
16. Dependent Care	<p>Provide tuition statements, a letter, receipts, or canceled checks payable to your daycare/dependent care provider.</p> <p>Only include private school tuition if it is court ordered (include a copy of the court order).</p>
17. Required Child Support	<p>Submit a copy of your divorce decree, support order, court order, cashed checks, or pay stub if the support amount is deducted from your payroll.</p> <p>If these are not available provide a written statement explaining how much you are paying.</p>
18. Federal Student Loan Payments	Submit a current billing statement showing amount owed and pay frequency (less than 90 days old).
19. Private Student Loan Payments	Submit a current billing statement showing amount owed and pay frequency (less than 90 days old).
20. Other Expenses	No supporting documentation of expense required.
<b>SECTION 3: FAMILY SIZE, ADJUSTED GROSS INCOME, AND SPOUSAL IDENTIFICATION</b>	
1. Family Size	None required
2. Adjusted Gross Income (AGI) [Optional]	None required. This can be blank.
3. Spouse's Name [Optional]	None required. This can be blank.
4. Spouse's SSN [Optional]	None required. This can be blank.
<b>SECTION 4: UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION</b>	
Spouse's Signature and Date	None required. This can be blank.
Borrower Signature and Date	Signature and date required.
<b>INSTRUCTIONS FOR RETURNING FORM</b>	
<p>Please complete, sign, and return the <i>Financial Disclosure for Reasonable and Affordable Rehabilitation Payments</i> form by email to <a href="mailto:ED.mail@mailtocti.com">ED.mail@mailtocti.com</a>; or fax to (909) 291-6211; or mail to: CTi, P.O. Box 2300, Rancho Cucamonga, CA 91729. Please call us at (800) 620-4284 if you have any questions or need any assistance with this form. Our hours of operation are Monday through Thursday 7:00 a.m. to 6:00 p.m. (PST) and Friday 6:00 a.m. to 4:00 p.m. (PST).</p>	

**This is a communication from a debt collector attempting to collect a debt.  
Any information obtained will be used for that purpose.**