

MORTGAGE ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help you must complete and submit this form along with other required documentation to be considered for available solutions. On this page you must disclose information about (1) you and your intentions to either keep or transition out of your home;(2) the property's status;(3) bankruptcy; and (4) your credit counseling agency.

On Page 2 you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3 you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) two most recently filed IRS Federal Tax forms, including all schedules, signed and dated; (3) required income documentation; and (4) required hardship documentation.

Loan Number	(usually found on your monthly mortgage statement)							
Servicer's Name								
I want to:	Keep the Property	Vacate the Property	Sell the Property	Undecided				
The property is currently:	My Primary Residence	Second Home	An Investment Property					
The property is currently:	Owner Occupied	Renter Occupied	Vacant					
BORROWER			CO-BORROWER					
BORROWER'S NAME			CO-BORROWER'S NAME					
SOCIAL SECURITY NUMBER	DATE OF BIRTH		SOCIAL SECURITY NUMBER	DATE OF BIRTH				
HOME PHONE NUMBER WITH AREA CODE			HOME PHONE NUMBER WITH AREA CODE					
CELL OR WORK NUMBER WITH AREA CODE			CELL OR WORK NUMBER WITH AREA CODE					
MAILING ADDRESS								
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS JUST WRITE SAME)			EMAIL ADDRESS					
Is the property listed for sale?	Yes	No	Have you contacted a credit counseling agency for help?					
If yes, what was the listing date?			Yes	No				
If property has been listed for sale, have you received an offer on the property?	Yes	No	If yes, complete the counselor contact information below:					
Date of offer:	Amount of Offer:		Counselor's Name:					
Agent's Name:			Agency's Name:					
Agent's Phone Number:			Counselor's Phone Number:					
For Sale by Owner?	Yes	No	Counselor's Email Address:					
Do you have condominium or homeowner association (HOA) fees?			Yes	No				
Total Monthly Payment Amount	Name and Address fees are paid to?							
Have you filed for bankruptcy?	Yes	No	If yes?	Chapter 7	Chapter 11	Chapter 12	Chapter 13	
If yes, what is the filing date?	Has your bankruptcy been discharged?		Yes	No	Bankruptcy case Number:			
Is any borrower an active duty service member?							Yes	No
Has any borrower been deployed away from his/her primary residence or received a Permanent Change of Station order?							Yes	No
Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?							Yes	No

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Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages		First Mortgage Payment		Checking Account(s)	
Overtime		Second Mortgage Payment		Checking Account(s)	
Child Support / Alimony*		Homeowner's Insurance		Savings / Money Market	
Non-taxable social security / SSDI		Property Taxes		CDs	
Taxable SS benefits or other monthly income from annuities or retirement plans		Credit Cards / Installment Loan(s) (total minimum payment per month)		Stock / Bonds	
Tips, commission, bonus and self-employed income		Alimony, child support payments*		Other Cash on Hand	
Rents Received		Car Lease Payments		Other Real Estate (estimated value]	
Unemployment Income		HOA / Condo Fees / Property Maintenance		Other	
Food Stamps / Welfare		Mortgage Payments on other properties		Other	
Other		Other		Other	
Total (Gross Income)		Total Household Expenses and Debt Payments		Total Assets	

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

Required Income Documentation

<p>Do you earn a salary or hourly wage?</p> <p>For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' or four weeks' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).</p>	<p>Are you self-employed?</p> <p>For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.</p>
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Do you have any additional sources of income? Provide for each borrower as applicable:

"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:

Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).

Social Security, disability or death benefits, pension, public assistance, or adoption assistance:

Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and

Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

Rental income:

Copy of the most recent filed federal tax return with all schedules, including Schedule E --Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported, reduced by the monthly debt service on the property, if applicable; or

If rental income is not reported on Schedule E --Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

Investment income:

Copies of the two most recent investment statements or bank statements supporting receipt of this income.

Alimony, child support, or separation maintenance payments as qualifying income*:

Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and

Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

***Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:

I believe my situation is: short-term (under 6 months) Medium-term (6 -12 months) Long- term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of the reason set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If Your Hardship is:	Then the Required Hardship Documentation is:
Unemployment	Hardship documentation required, signed and dated letter of hardship.
Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	Hardship documentation required, signed and dated letter of hardship.
Increase in Housing Expenses: hardship that has caused an increase in your housing expenses due to circumstances outside your control	Hardship documentation required, signed and dated letter of hardship.
Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	Divorce decree signed by the court; OR Separation agreement signed by the court; OR Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR Recorded quit claim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
Death of a borrower or death of either the primary or secondary wage earner in the household	Death certificate; OR Obituary or newspaper article reporting the death
Long-term or permanent disability: Serious illness of a borrower / co-borrower or dependent family member	Proof of monthly insurance benefits or government assistance (if applicable); OR Written statement or other documentation verifying disability or illness; OR Doctor's certificate of illness or disability; OR Medical Bills <i>None of the above shall require providing detailed medical information</i>
Disaster (natural or man-made) adversely impacting the property or borrower's place of employment	Insurance claim; OR Federal Emergency management Agency grant or small Business Administration loan; OR Borrower or employer property located in a federally declared disaster area
Distant employment transfer/ Relocation	For active duty servicemembers: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR Paystub from new employer; OR <i>In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).</i>
Business Failure	Tax return from the previous year (including all schedules) AND Proof of business failure supported by one of the following: Bankruptcy filing for the business; OR Two months recent bank statements for the business account evidencing cessation of business activity; OR Most recent signed and dated quarterly or year-to-date profit and loss statement
Other: a hardship that is not covered above	Written explanation describing the details of the hardship and relevant documentation

ACKNOWLEDGMENT

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
 - c. The servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the servicer or authorized third party*, as well as any investor or guarantor, disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender/servicer/ or authorized third party*.

By checking this box, I also consent to being contacted by ~~text~~ messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.