

Request for Mortgage Assistance

If you're experiencing a financial hardship and need help, please complete all the sections of this form. Once you've completed this form, return the following to your loan servicer to be considered for foreclosure prevention options:

- Your Request for Mortgage Assistance (RMA) signed
- IRS Form 4506-C completed and signed
- All required income documentation identified in Section 4

By signing and dating this form, you guarantee and certify that all of the information you've provided is accurate and true.

Section 1: Borrower Information

Property Address:			Lender Name & Address:
Address (additional):			
City:	State:	Zip Code:	Mortgage Loan Number:
Borrower:	Name:		Home Phone: ()
SSN:	Date of Birth:		Email Address:
Mailing Address (If different from above):			Cell Phone: ()
Address (additional):			Work Phone: ()
City:	State:	Zip Code:	Other: ()
Co-Borrower:	Name:		Home Phone: ()
SSN:	Date of Birth:		Email Address:
Mailing Address (If different from above):			Cell Phone: ()
Address (additional):			Work Phone: ()
City:	State:	Zip Code:	Other: ()

I want to: Keep the Property Sell the Property

The Property is my: Primary Residence Second Home Investment

The Property is: Owner Occupied Renter Occupied Vacant

Has any borrower filed for bankruptcy? <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13	Is any borrower a servicemember <input type="checkbox"/> Yes <input type="checkbox"/> No
Filing Date: _____ Bankruptcy Case Number: _____	Have you recently been deployed away from your principal residence or recently received a permanent change of station order? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others? _____	

Section 2: Hardship Affidavit

Reason for Delinquency

I am requesting review for loan assistance or a foreclosure alternative program.

I am having difficulty making my monthly payment because of financial difficulties created by (Check all that apply):

- My household income has been reduced. Example: Unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability, or divorce of a borrower or co-borrower.
- My expenses have increased. Example: Monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities, or property taxes.
- I am unemployed and (1) I am receiving/will receive unemployment benefits or (2) my unemployment benefits ended less than 6 months ago.

- My monthly debt payments are excessive, and I am overextended with my creditors. Debt includes credit cards, home equity, and other debts.
- My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
- Other (Please provide a detailed explanation):

Explanation (continue on a separate sheet of paper if necessary):

Section 3: Principal Residence Information

(This section is required even if you are not seeking mortgage assistance on your principal residence)

I am requesting mortgage assistance with my principal residence Yes No
If "yes" Keep the property Sell the property

Property Address: _____ Loan ID Number: _____

Other mortgages or liens on the property? Yes No Lien Holder / Servicer Name: _____ Loan ID Number: _____

Do you have condominium or homeowner association (HOA) fees? Yes No If "Yes," Monthly Fee \$_____ Are fees paid current Yes No

Name and address that fees are paid to: _____

Does your mortgage payment include taxes and Insurance? Yes No If "No," are the taxes and insurance paid current? Yes No

Annual Homeowner's Insurance \$_____

Is the property listed for sale? Yes No If "Yes," Listing Agent's Name: _____ Phone Number: _____

List Date? _____ Have you received a purchase offer? Yes No Amount of Offer \$_____ Closing Date: _____

Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.

Principal residence servicer name: _____ Principal residence servicer phone number: _____

Is the mortgage on your principal residence paid? Yes No If "No," number of months your payment is past due (if known): _____

SECTION 4: COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER

Monthly Household Income		Monthly Household Expense/Debt (*Principal Residence Expense only)		Household Assets	
Monthly Gross Wages	\$	First Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Self-Employment Income	\$	Homeowner's Insurance*	\$	Savings/Money Market	\$
Unemployment Income	\$	Property Taxes*	\$	CDs	\$
Untaxed Social Security/SSD	\$	HOA/Condo Fees*	\$	Stocks/Bonds	\$
Food Stamps/Welfare	\$	Credit Cards/Installment Debt (total min. payment)	\$	Other Cash on Hand	\$
Taxable Social Security or retirement income	\$	Child Support/Alimony	\$		\$
Child Support/Alimony**	\$	Car Payments	\$		\$
Tips, commissions, bonus and overtime	\$	Mortgage Payments other properties****	\$		\$
Gross Rents Received***	\$	Other	\$	Value of all Real Estate except principal residence	\$
Other	\$		\$	Other	\$
Total (Gross income)	\$	Total Debt/Expenses	\$	Total Assets	\$

**** Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.**
*****Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance in the Section titled "Other Properties Owned."**
******Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in the Section titled "Other Properties Owned."**

Required Income Documentation

(Your servicer may request additional documentation to complete your evaluation)

All Borrowers	<input type="checkbox"/> Include a signed IRS Form 4506-C.
<input type="checkbox"/> Do you earn a wage? Borrower Hire Date _____ Co-Borrower Hire Date _____	<input type="checkbox"/> For each borrower who is a salaried employee or hourly wage earner, please provide the two most recent pay stub(s) that reflect all year-to-date income (Including bonus, tips and/or commission, if applicable).
<input type="checkbox"/> Are you self-employed?	<input type="checkbox"/> A complete signed individual income tax return, including all applicable schedules and forms. AND <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date Profit and Loss Statement that reflects activity for the most recent three months. OR Bank statements for the business account for the last two months to document continuation of business activity.
<input type="checkbox"/> Do you receive income from any other source(s)?(i.e investments, room rental income, or any additional household contributions)	<input type="checkbox"/> Documentation describing the nature of the income, such as investment income statement, room rental agreement, or non-borrower income. OR <input type="checkbox"/> Evidence of one month receipt of income from investments or room rental (i.e. bank statements)

<input type="checkbox"/> Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?	<input type="checkbox"/> A copy of the benefits statement or letter from the provider that states the amount and frequency of the benefit. OR <input type="checkbox"/> Evidence of one month receipt of income from this source (i.e. bank statements).
<input type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?	<input type="checkbox"/> A copy of the divorce decree, separation agreement or other written agreement filed with the court that states the amount and period of time the payment will be received and proof that the income will continue for at least 12 months. AND <input type="checkbox"/> Evidence of one month receipt of income from this source (i.e. bank statements). Notice: Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.
<input type="checkbox"/> Do you have income from rental properties that are not your principal residence?	<input type="checkbox"/> The current rental agreement(s) and evidence of one month receipt of rental income (i.e. bank statements).

SECTION 5: OTHER PROPERTIES OWNED

(You must provide information about all properties that you or the co-borrower own, other than your principal residence and any property described in Section 5 below. Use additional sheets if necessary.)

Other Property #1

Property Address: _____ Loan ID Number: _____
 Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
 Property is: Vacant Second or seasonal home Rented Gross Monthly Rent \$ _____ Monthly mortgage payment* \$ _____

Other Property #2

Property Address: _____ Loan ID Number: _____
 Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
 Property is: Vacant Second or seasonal home Rented Gross Monthly Rent \$ _____ Monthly mortgage payment* \$ _____

Other Property #3

Property Address: _____ Loan ID Number: _____
 Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____
 Property is: Vacant Second or seasonal home Rented Gross Monthly Rent \$ _____ Monthly mortgage payment* \$ _____

*** The amount of the monthly payment made to your lender – including, if applicable, monthly principal, interest, real property taxes and insurance premiums.**

OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED

(Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.)

I am requesting mortgage assistance with a rental property. Yes No
I am requesting mortgage assistance with a second or seasonal home. Yes No
If "Yes" to either, I want to: Keep the property Sell the property

Property Address: _____ Loan ID Number: _____

Do you have a second mortgage on the property? Yes No If "Yes," Servicer Name: _____ Loan ID Number: _____

Do you have condominium or homeowner association (HOA) fees? Yes No If "Yes," Monthly Fee \$ _____

Are HOA fees paid current? Yes No

Name and address that fees are paid to: _____

Does your mortgage payment include taxes and insurance? Yes No If "No," are the taxes and insurance paid current? Yes No

Annual Homeowner's Insurance \$ _____ Annual Property Taxes \$ _____

If requesting assistance with a rental property, property is currently: Vacant and available for rent.
 Occupied without rent by your legal dependent, parent or grandparent as their principal residence.
 Occupied by a tenant as their principal residence.
 Other _____

If rental property is occupied by a tenant: Term of lease / occupancy ____ / ____ / ____ -- ____ / ____ / ____ Gross Monthly Rent \$ _____

If rental property is vacant, describe efforts to rent property: _____

If applicable, describe relationship of and duration of non-rent paying occupant of rental property: _____

Is the property for sale? Yes No If "Yes," Listing Agent's Name: _____ Phone Number: _____

List date? _____ Have you received a purchase offer? Yes No Amount of offer \$ _____ Closing Date: _____

RENTAL PROPERTY CERTIFICATION

(You must complete this certification if you are requesting a mortgage modification with respect to a rental property.)

By checking this box and initialing below, I am requesting a mortgage modification with respect to the rental property described in this Section # and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the servicer, may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The term "secondary residence" includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) (exclusive of my principal residence).

Notwithstanding the foregoing certifications, I may at any time sell the property, occupy it as my principal residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.

This certification is effective on the earlier of the date listed below or the date the RMA is received by your servicer.

Initials: Borrower _____ Co-borrower _____

Section 6: Acknowledgement and Agreement

1. All of the information in the Request for Mortgage Assistance (RMA) is truthful.
2. The Servicer, applicable federal and state government entities, the owner, insurer, and guarantor of my mortgage loan, and their respective agents, may investigate the accuracy of my statements, may require me to provide additional supporting documentation and that knowingly submitting false information may violate federal or other applicable law.
3. I authorize the Servicer, and its agents and assigns, to obtain, assemble and/or use a current consumer report on me, and to investigate my eligibility for assistance and the accuracy of my statements and any documents that I provide in connection with my RMA. These consumer reports may include, without limitation, a credit report, and may be assembled and used at any point during and after the application process to assess each borrower's eligibility. I further authorize the Servicer and Other Loan Participants to obtain, use and share tax return and tax transcript information for purposes of determining or confirming my eligibility for mortgage assistance, verifying data, maintaining, managing, auditing, monitoring, servicing, enforcing, selling, insuring and securitizing my loan, or for any other purpose permitted by applicable law. The term Servicer includes Servicer's affiliates, agents, service providers, and any of their respective successors and assigns. The term Other Loan Participants includes any actual or potential owners of the loan, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties, and any of their respective successors and assigns.
4. If I have intentionally defaulted on my existing mortgage or engaged in fraud, or if any statement or information in the documents that I provide is deemed materially false and that I was ineligible for assistance, the Servicer or its agents, may terminate my participation, including any right to future benefits and incentives that otherwise would have been available and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives that I previously received.
5. I certify that any property for which I am requesting assistance is a habitable residential property that is not subject to a condemnation notice.
6. I certify that I am willing to provide all requested documents and to respond timely to all Servicer communications.
Time is of the essence.
7. If I am eligible for assistance and accept the terms of a notice, plan, or agreement, I agree that the terms of this Acknowledgment and Agreement are fully incorporated into such notice, plan, or agreement by reference. My first timely payment, if required, after my Servicer's notification of my eligibility or prequalification for assistance may, at my Servicer's option, serve as my acceptance of the terms set forth in that notice, plan, or agreement.
8. My Servicer will collect and record personal information that I submit during the evaluation process, such as my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity.
9. I consent to being contacted about this RMA at any e-mail address or telephone number I have provided to the Servicer, including text messages and telephone calls.
10. I understand that the Servicer will use the information I provide to evaluate my eligibility for available relief options and foreclosure alternatives, but 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.
11. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.

The undersigned certifies under penalty of perjury that all statements in this document are true and correct.

Borrower Signature

Date

Social Security Number

Date of Birth

Co-Borrower Signature

Date

Social Security Number

Date of Birth

LOAN COUNSELING IS AVAILABLE

If you'd like, a counselor approved by the U.S. Department of Housing and Urban Development (HUD) can review your financial situation, and may be able to suggest other options. You can contact them by visiting <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or calling 800.569.4287, or for hearing impaired, (TDD) 800.877.8339.

NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the retention program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy of your property, hardship circumstances, and/or income, expenses, or assets may subject you to criminal prosecution and civil liability. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to my servicer in connection with the retention program, including the documents and information regarding my eligibility for the program, are true and correct."

Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about the retention program from your lender or a HUD-approved housing counselor.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.