

Request for Mortgage Assistance

If you are experiencing a financial hardship and need help, you must complete and submit this form along with other required documentation to be considered for foreclosure prevention. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about all of your income, expenses and financial assets; whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. Finally, you will need to return to your loan Servicer (1) this completed, signed and dated Request for Mortgage Assistance (RMA); and all required income documentation identified in Section 4.

When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this RMA is accurate and truthful. Complete all sections and if not applicable, print N/A.

SECTION 1: BORROWER INFORMATION

BORROWER

BORROWER'S NAME

SOCIAL SECURITY NUMBER _____ DATE OF BIRTH (MM/DD/YY) _____

HOME PHONE NUMBER WITH AREA CODE _____

CELL OR WORK NUMBER WITH AREA CODE _____

MAILING ADDRESS _____

EMAIL ADDRESS _____

CO BORROWER

CO-BORROWER'S NAME

SOCIAL SECURITY NUMBER _____ DATE OF BIRTH (MM/DD/YY) _____

HOME PHONE NUMBER WITH AREA CODE _____

CELL OR WORK NUMBER WITH AREA CODE _____

MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME") _____

EMAIL ADDRESS _____

Has any borrower filed for bankruptcy? _____ ☐ Chapter 7 ☐ Chapter 13
Filing Date: _____ Bankruptcy case number: _____
Has your bankruptcy been discharged? ☐ Yes ☐ No

Is any borrower a service member? ☐ Yes ☐ No
Have you recently been deployed away from your principal residence or recently received a permanent change of station order? ☐ Yes ☐ No

Number of people in household _____

SECTION 2: HARDSHIP AFFIDAVIT

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

<input type="checkbox"/> My household income has been reduced. For example: reduced pay or hours, decline in business or self employment earnings, death, disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.	<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property of Borrower's place of employment
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/ co-borrower or dependent family member	<input type="checkbox"/> Distant employment transfer / Relocation
Other: _____	

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 ☐ NoIf "Yes", I want to: ☐ Keep the property ☐ Sell the property

Property Address: _____ Loan I.D. Number: _____

Other mortgages or liens on the property? ☐ Yes ☐ No Lien Holder / Servicer Name: _____ Loan I.D. 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 Expenses/Debt (*Principal Residence Expense Only)	
Monthly Gross wages	\$	Auto Insurance	\$
Overtime	\$	Medical or Life Insurance (not deducted from salary)	\$
Self employment Income	\$	Food/Groceries	\$
Unemployment Income	\$	Telephone/Cell Phone	\$
Untaxed Social Security / SSD	\$	Gas/Electric/Water/Trash	\$
Food Stamps/Welfare	\$	Gasoline/Parking/Auto Maintenance/Transportation (not including auto loans)	\$
Taxable Social Security or retirement income	\$	Cable/Satellite/Internet	\$
Child Support / Alimony**	\$	Child care (not including child support payments)	\$
Tips, commissions, bonus and overtime	\$	Reoccurring Medical Expenses	\$
		Miscellaneous Expenses	\$
Gross Rents Received ***	\$	Child Support/Alimony Payments ®	\$
		Tax Lien Payments	\$
Other	\$	Housekeeping supplies	\$
		Apparel and Services	\$
		Personal Care Products and Services	\$
Total (Gross income)	\$	Total Debt/Expenses	\$

Please Note: If any expense is \$1,500.00 or more please provide a written or verbal explanation verifying the amount is a monthly expense.

** 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 Section 6.

Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in Section 6.

Required Income Documentation
(Your Servicer may request additional documentation to complete your evaluation)

All Borrowers	
<input type="checkbox"/> Do you earn a wage? Borrower Hire Date (MM/DD/YY) _____ Co-borrower Hire Date (MM/DD/YY) _____	<input type="checkbox"/> For each borrower who is a salaried employee or hourly wage earner, provide the most recent pay stub(s) that reflects at least 30 days of year-to-date income. USDA Only: If Borrower has a USDA loan W2 is required in addition to paystub
<input type="checkbox"/> Are you self-employed?	<input type="checkbox"/> Most recent complete individual income tax return (and business tax return as applicable) AND Most recent signed and dated quarterly or YTD profit and loss statement, (that reflect activity for the most recent 3 months)
<input type="checkbox"/> Do you receive tips, commissions, bonuses, housing allowance or overtime?	<input type="checkbox"/> Describe the type of income _____ <input type="checkbox"/> Frequency of income _____
<input type="checkbox"/> Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?	<input type="checkbox"/> Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider and receipt of payment (such as two most recent bank statements or deposit advices).
<input type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?	<input type="checkbox"/> Copies of your two most recent bank statements or deposit advices showing you have received payment. <input type="checkbox"/> Provide a copy of the divorce decree, separation agreement, or other written legal agreement filed with the court that states the amount of the payments and the period of time that you are entitled to receive them. 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"/> Provide your most recent Federal Tax return with all schedules, including Schedule E. <input type="checkbox"/> If rental income is not reported on Schedule E, provide a copy of the current lease agreement with two most recent bank statements showing deposit of rent checks.

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 6 below. Use additional sheets if necessary.)

Other Property #1	
Property Address: _____ Loan I.D. Number: _____ Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____ Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly mortgage payment* \$ _____ Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", Monthly Fee \$ _____ Are HOA fees paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No Name and address that fees are paid to: _____ Does your mortgage payment include taxes and insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", are the taxes and insurance paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No Annual Homeowner's Insurance \$ _____ Annual Property Taxes \$ _____	
Other Property #2	
Property Address: _____ Loan I.D. Number: _____ Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____ Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly mortgage payment* \$ _____ Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", Monthly Fee \$ _____ Are HOA fees paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No Name and address that fees are paid to: _____ Does your mortgage payment include taxes and insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", are the taxes and insurance paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No Annual Homeowner's Insurance \$ _____ Annual Property Taxes \$ _____	
Other Property #3	
Property Address: _____ Loan I.D. Number: _____ Servicer Name: _____ Mortgage Balance \$ _____ Current Value \$ _____ Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly mortgage payment* \$ _____ Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes", Monthly Fee \$ _____ Are HOA fees paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No Name and address that fees are paid to: _____ Does your mortgage payment include taxes and insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", are the taxes and insurance paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No Annual Homeowner's Insurance \$ _____ Annual Property Taxes \$ _____	

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

SECTION 6: 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 ☐ NoI am requesting mortgage assistance with a second or seasonal home. ☐ Yes ☐ NoIf "Yes" to either, I want to: ☐ Keep the property ☐ Sell the property

Property Address: _____ Loan I.D. Number: _____

Do you have a second mortgage on the property ☐ Yes ☐ No If "Yes", Servicer Name: _____ Loan I.D. 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 tenant: Term of lease /occupancy _____ Gross Monthly Rent \$ _____

MM / DD / YYYY MM / DD / YYYY

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: _____

SECTION 7: BORROWER AND CO BORROWER ACKNOWLEDGEMENT AND AGREEMENT

I certify, acknowledge, and agree to the following:

1. All of the information in this Request for Mortgage 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 documents. 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) 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 Request for Mortgage Assistance 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; and
 - b) The U.S. Department of Treasury, 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.
11. I understand that in order for any non-borrower income to be considered in conjunction on with this request, the non-borrower(s) must provide their social security number and they are required to sign and date this consent agreeing to the terms and conditions outlined in this Acknowledgment and Agreement.
12. If a non-borrower** income is to be considered, we will pull a credit report to verify occupancy. By signing below and providing your social security number, as a non-borrower you are giving permission for the Servicer to pull a copy of your credit report.

Borrower Signature

Social Security Number

Date

Co-Borrower Signature

Social Security Number

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.

**If additional lines are necessary for additional borrowers, please provide on separate piece of paper with signature, social security number, and date.