



## Borrower Request For Assistance Form

- Review the following important information regarding your loan or line of credit and this submission of a request for assistance. Please contact us at **1-800-742-2651** with any questions following review.
- Please reference the cover letter to determine what options are available for your loan or line of credit product type and to identify the sections required to be completed below and/or any necessary documentation that needs to be submitted.
- Your request for assistance will be deemed complete once all requested information has been provided. By submitting this request for assistance, you are providing consent to have your credit report reviewed.
- Only complete requests will be deemed a request for credit extension, and may result in review of a credit report.
- Any request on a loan or line of credit that does not meet any of the following eligibility criteria, or that does not meet other eligibility criteria based on the guidelines of the investor the loan is serviced on behalf of, will not be deemed a request for credit extension:
  - Has already been taken as a total loss by TD Bank
  - Has already received a modification in the last 12 months
  - Has already received 2 modifications in the last 5 years
  - Has had less than 9 monthly payments made since opening
  - Is not a loan or line of credit product eligible for assistance
- All required sections and supporting documentation must be submitted for your request to be reviewed.
- Any sources of income identified must be supported by acceptable proof of income documentation for your request to be reviewed.
- All proof of income documentation and form submissions will be good for a period of 120 days from the date of initial receipt.
- By submitting this form you are making representations, warranties and certifications including, but not limited to, those listed on page 4 of this form. Your submission is deemed acknowledgment of any such representations, warranties and certifications.
- If any request for a short sale results in payment in full of your loan it will not be deemed a request for credit extension.
- If you pay your loan or line of credit in full after submission of your request for assistance, this form will be deemed to have been withdrawn.
- If you do not submit your request via the means of delivery provided in this Borrower Request for Assistance form it will not be deemed received by the bank until forwarded to the appropriate department, which may cause a delay in response.

<b>1</b>	A. Loan Number: _____ <i>Found on your monthly statement</i>			
	B. Loan Type: <input type="checkbox"/> Mortgage <input type="checkbox"/> Home Equity <input type="checkbox"/> Small Business Banking <input type="checkbox"/> Unsecured			
<b>2</b>	I use the property as: <input type="checkbox"/> My Primary Residence <input type="checkbox"/> A Second Home <input type="checkbox"/> An Investment or Business Property			
<b>3</b>	<b>BORROWER</b> Indicate Type: <input type="checkbox"/> Individual <input type="checkbox"/> Entity		<b>CO-BORROWER</b> Indicate Type: <input type="checkbox"/> Individual <input type="checkbox"/> Entity	
	Borrower's Name		Co-Borrower's Name	
	Social Security Number/Tax ID/EIN	Date of Birth (if applicable)	Social Security Number/Tax ID/EIN	Date of Birth (if applicable)
	Preferred Phone Number with Area Code <input type="checkbox"/> Land Line <input type="checkbox"/> Mobile		Preferred Phone Number with Area Code <input type="checkbox"/> Land Line <input type="checkbox"/> Mobile	
	Email Address		Email Address	
	Mailing Address			
	Property Address: <input type="checkbox"/> Same as Mailing Address <input type="checkbox"/> Loan not Real Estate Secured			Elected Primary Contact Method <input type="checkbox"/> Email <input type="checkbox"/> Mail <input type="checkbox"/> Preferred Phone

4	Have you filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 If yes, filing date: _____ Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy case number: _____				
5	Has any Borrower been an active duty service member within the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No Has any Borrower been deployed away from his/her primary residence or received a Permanent Change of Station order within the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death within the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No				
6	Monthly Household Income (proof of each income type must be provided, see matrix below)		Household Expenses and Debt Payments (enter monthly amounts unless indicated otherwise)	Household Assets (associated with the property and/or borrower(s), excluding retirement funds) [optional]	
	Gross wages	\$	1st Mortgage payment TD? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Checking account(s) \$
	Overtime	\$	2nd Mortgage payment TD? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Checking account(s) \$
	Child Support/Alimony*	\$	Homeowner's insurance (Annual Amt)	\$	Savings/Money Market account(s) \$
	Non-taxable social security/SSDI	\$	Property taxes (Annual Amt)	\$	CDs \$
	Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit cards/Installment loan(s) (total minimum payment per month [optional])	\$	Stocks/Bonds \$
	Tips, commissions, business income and self-employed income	\$	Alimony, child support payments [optional]	\$	Other cash on hand \$
	Rents received	\$	Car lease payments [optional]	\$	Other Real Estate (estimated value) \$
	Unemployment income	\$	HOA/condo fees/property maintenance	\$	Other \$
	Food stamps/Welfare	\$	Mortgage payments on other properties	\$	\$
	Other	\$	Rent [optional]	\$	\$
	Total (Gross Income)	\$	Total household expenses/debt payments	\$	Total Assets \$
7	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 – Required

### Acceptable Methods to Prove Amount

8	Source of Income	Option 1	Option 2	Option 3
	<b>Salary/Wages</b>	2 most recent and consecutive paystubs	2 non-consecutive paystubs less than 30 days old	2 consecutive paystubs no more than 60 days old
	<b>Other Earned (e.g., Bonuses, Commissions, Tips)</b>	Paystub(s)	Employment contract	Other 3rd party documentation (e.g., tip printout detail)
	<b>Business Income/Self-Employment</b>	Last 3 months profit and loss (Borrower Request for Assistance form section 9 fillable format preferred)	Prior year end profit and loss statement	2 years of filed tax returns within last 3 filing years
	<b>Fixed Income</b>	Current year award letter	Prior year benefit statement and 2 most recent bank statements	N/A
	<b>Pension, Retirement/Annuities</b>	Current year pension, retirement or annuity statement	Prior year benefit statement and 2 most recent bank statements	N/A
	<b>Temporary Income (must have 9 months or more remaining benefit to be considered)</b>	Current benefit statement	N/A	N/A
	<b>Rental Income</b>	Last 3 months profit and loss (Borrower Request for Assistance form section 9 fillable format preferred)	Prior year end profit and loss statement showing rental income	Current lease(s) and Bank statements or canceled checks proving payment
	<b>Investment Income</b>	2 most recent investment or bank statements	N/A	N/A
	<b>*Alimony, Child Support or Separation Maintenance</b>	Divorce decree or other legal agreement	2 most recent bank statements	N/A

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

**9 Fillable Profit/Loss Statement for most recent 3 months. Please complete if you have business income.**

**Indicate income source:**  Business Income  Self-Employment  Investment/Rental Property Income

**If income from a property, property address:**

	Month: Year:	Month: Year:	Month: Year:
Income 1 source:			
Income 2 source:			
Income 3 source:			
Income 4 source:			
Expense:			
Expense:			
Expense:			
Expense:			
Expense:			
Expense:			
Expense:			
Expense:			
Expense:			
Expense:			
Expense:			
<b>Total Expense:</b>			
<b>Net Income:</b>			

**Please submit completed form together with all necessary additional documentation, as specified in Section 8, to TD Bank by attaching to email sent to: supportopslm@td.com**

If you are unable to email the completed form, you may fax it ATTN: TD Bank to **1-416-943-4313** or by mail to the following address: **TD Bank, NA, ATTN: Loss Mitigation Department, P.O. Box 9547, Portland, ME 04112-9547**

**Borrower/Co-Borrower Acknowledgment and Agreement**

**BY SUBMITTING THIS FORM, I/WE CERTIFY, ACKNOWLEDGE, REPRESENT AND AGREE AS FOLLOWS:**

1. All of the information in this Borrower Request for Assistance Form is truthful and accurate to the best of my knowledge as of the date of receipt and, if supplied on behalf of a business, it was done by an individual with valid authority to represent the business' interests.
2. The accuracy of my statements may be reviewed by TD Bank or an authorized third party\*.
3. I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all TD Bank, or authorized third party\*, communications.
4. Knowingly submitting false information may violate Federal and other applicable law.
5. If I have intentionally defaulted on my existing loan(s), engaged in fraud or misrepresented any fact(s) in connection with this request for relief, or if I do not provide all required documentation, TD Bank may cancel any relief granted and may pursue, among other things, foreclosure on my property and/or pursue any available legal remedies. Any delay in doing so will not constitute a forbearance or waiver thereof.
6. TD Bank is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request and my loan may not be eligible for any assistance.
7. I may be eligible for a modification, short sale, deed in lieu, or other payment assistance. If I am eligible for one of these, I agree that:
  - a. All the terms of this Acknowledgment and this Borrower Request for Assistance Form are incorporated into such program and final documentation, by reference, as if set forth therein.
  - b. My first timely payment under the program will serve as acceptance of the terms set forth in the notice of the program sent by TD Bank.
  - c. Acceptance of any trial or partial payments under the program 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.
8. A condemnation notice has not been issued for the property.
9. TD Bank or authorized third party\* may obtain a current credit report on all borrowers obligated on the Note, ANY SUCH INQUIRY WILL BE MADE IN A FORM NOT TO BE A CREDIT INQUIRY OR AFFECT MY CREDIT.
10. TD Bank or authorized third party\* may collect and record personal information that I submit in this Borrower Request for Assistance Form and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, email address and 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 TD Bank or authorized third party\* 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. Any individual or business entity obligors who, as inducement for TD Bank making my loan(s) to us, guaranteed or otherwise secured repayment of all loan obligations for repayment.
11. I consent to being contacted concerning this request for assistance at any telephone number, including mobile telephone number, or email address I have provided to TD Bank or authorized 3rd party\*. I understand that these calls may be generated using an automatic telephone dialing system.
12. I authorize TD Bank to contact any third parties listed in my Short Sale request to facilitate review, closing and execution of necessary documents, including but not limited to Brokers, Agents, Title Companies, and Attorneys.

\* An authorized third party may include, but is not limited to, other banks, government entities or financial institutions that own or guaranty repayment of my loan, their agent(s) and vendors, TD Bank authorized vendor(s), a counseling agency, Housing Finance Agency (HFA) or other similar entity(ies) assisting in the servicing or workout of my loan.