# 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:		
Property Address:				Lender Name & Address:		
\						
Address (additional):						
City:		State.	Zip Code:	Mortgage Loan Number:		
City:		State:	Zip Code:	Mortgage Loan Number:		
Borrower:	Name:			Home Phone: ( )		
Bollower.	rianic.			riome mone. (		
SSN: Date of Birth:				Email Address:		
Mailing Address (If diffe	went from about)			Cell Phone: ( )		
-	erent from above):					
Address (additional):				Work Phone: ( )		
City:		State:	Zip Code:	Other: ( )		
- <b>.</b>			F	,		
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: $\square$ Primary Residence $\square$ Second Home $\square$ Investment						
The Property is:		Owner Occupied □ Re	nter Occupied 🔲 Vo	acant		
Has any borrower filed t	for bankruptcy?	☐ Chapter 7 ☐ Chapter 13	Is any borrower a servicement	mber □ Yes □ No		
Filing Date:	Bankr	Bankruptcy Case Number: Have you recently been deployed away from your principal residence or				
Has your bankruptcy bee	en discharged?	☐ Yes ☐ No	recently received a permane	recently received a permanent change of station order? ☐ Yes ☐ 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: ☐ My monthly debt payments are excessive, and I am overextended with Unemployment, underemployment, reduced pay or hours, decline in my creditors. Debt includes credit cards, home equity, and other debts. business earnings, death, disability, or divorce of a borrower or co-☐ My expenses have increased. Example: Monthly mortgage payment ☐ My cash reserves, including all liquid assets, are insufficient to maintain reset, high medical or health care costs, uninsured losses, increased my current mortgage payment and cover basic living expenses at the same utilities, or property taxes. time. ☐ I am unemployed and (1) I am receiving/will receive unemployment ☐ Other (Please provide a detailed explanation): benefits or (2) my unemployment benefits ended less than 6 months ago. 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 $\Box$ Yes $\Box$ No If "yes" ☐ Keep the property ☐ Sell the property 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?  $\square$  Yes  $\square$  No If "No," number of months your payment is past due (if known): \_\_\_\_

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	\$

<sup>\*\*</sup> 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.

## **Required Income Documentation** (Your servicer may request additional documentation to complete your evaluation) All Borrowers ☐ Include a signed IRS Form 4506-C. ☐ Do you earn a wage? ☐ 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). Borrower Hire Date \_\_ Co-Borrower Hire Date\_\_\_ ☐ Are you self-employed? $\ \square$ A complete signed individual income tax return, including all applicable schedules and forms. AND ☐ 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. □ Documentation describing the nature of the income, such as investment income statement, room rental $\ \square$ Do you receive income from any other source(s)?(i.e investments, room rental agreement, or non-borrower income. income, or any additional household OR contributions) ☐ Evidence of one month receipt of income from investments or room rental (i.e. bank statements) □ A copy of the benefits statement or letter from the provider that states the amount and frequency of the ☐ Do you receive social security, disability, death benefits, pension, public benefit. assistance or adoption assistance? OR ☐ Evidence of one month receipt of income from this source (i.e. bank statements).

<sup>\*\*\*</sup>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.

☐ Do you receive alimony, child support, or separation maintenance payments?				
	AND			
	☐ Evidence of one month receipt of income from	this source (i.e. bank statements).		
	<b>Notice:</b> Alimony, child support or separate mainte it considered for repaying your mortgage debt.	nance income need not be disclosed if you do not choose to have		
☐ Do you have income from rental properties that are not your principal residence?	☐ The current rental agreement(s) and evidence o	f one month receipt of rental income (i.e. bank statements).		
	SECTION E. OTHER PROPERTIES	OWNED		
(You must provide information abo	SECTION 5: OTHER PROPERTIES out all properties that you or the co-borrow	ver own, other than your principal residence and any		
propert	y described in Section 5 below. Use additi	onal sheets if necessary.)		
	Other Property #1			
Property Address:	Loar	n ID Number:		
Servicer Name:	Mortgage Balance \$	Current Value \$		
Property is: ☐ Vacant ☐ Second or season	al home	Monthly mortgage payment* \$		
Other Property #2				
Property Address:	Loar	n ID Number:		
Servicer Name:	Mortgage Balance \$	Current Value \$		
Property is: ☐ Vacant ☐ Second or season	al home	Monthly mortgage payment* \$		
	Other Property #3			
Property Address:	Loar	n ID Number:		
Servicer Name:	Mortgage Balance \$	Current Value \$		
Property is: ☐ Vacant ☐ Second or season	al home   Rented Gross Monthly Rent \$	Monthly mortgage payment* \$		
* The amount of the monthly payment insurance premiums.	made to your lender - including, if applicable, n	nonthly principal, interest, real property taxes and		
	OTHER PROPERTY FOR WHICH ASSISTANC	CE IS REQUESTED		
(Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.)				
I am requ	requesting mortgage assistance with a rental pesting mortgage assistance with a second or sefes" to either, I want to: $\square$ Keep the property	asonal home.   Yes   No		
Property Address:	Loar	n ID Number:		
Do you have a second mortgage on the prop	erty? ☐ 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:     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 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:				
<ol> <li>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.</li> </ol>				
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.cfmor 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.