



October 31, 2012

Dear Borrower:

Your mortgage payment is now past due and your loan is in default. We are concerned about your missed mortgage payment and want you to be aware of assistance available to you in case you are unable to bring your payments current.

### **We Are Here to Help You**

It is critical that you work with us on a resolution for any issues that affect your ability to make timely mortgage payments, whether your challenges are temporary or long term. The sooner you respond, the more quickly we can determine whether you qualify for assistance.

### **Options May Be Available**

The right option for you depends on your individual circumstances. If you provide all required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (refinance, repayment, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu of foreclosure). For more details, please see the attachment on Avoiding Foreclosure.

### **Send Us the Information We Need to Help You**

Requesting help is the first step. Start by providing information and documentation to help us understand the challenges you are facing. To do this, follow the detailed instructions on the attached Homeowner Checklist to complete and submit your Borrower Response Package to us. Once we have received and evaluated your information, we will contact you regarding your options and next steps.

### **Learn More and Act Now**

For more information, please see the Frequently Asked Questions and other information provided with this letter. If you need assistance, contact our customer support team at 1-800-375-1745 (option 3).

**Remember, you need to take action by completing and returning the entire Borrower Response Package by November 14, 2012**

Sincerely,  
Customer Support  
Fifth Third Bank

**TO RECEIVE HELP WITH  
YOUR MORTGAGE, YOU  
MUST ACT BY:**

**NOVEMBER 14, 2012**

- 1.** See the instructions on the Homeowner Checklist
- 2.** Review:
  - Avoiding Foreclosure
  - Frequently Asked Questions
  - Beware of Foreclosure Rescue Scams
- 3.** Submit required Borrower Response Package:
  - Uniform Borrower Assistance Form (Borrower Assistance Form) (attached)
  - IRS Form 4506-T(attached)
  - Income Documentation (described on Borrower Assistance Form)
  - Hardship Documentation (described on Borrower Assistance Form)

**If you need assistance,  
contact us immediately  
at:**

**1-800-375-1745 (option 3)**

## For Your Information Only - Do Not Return with Your Borrower Response Package

**GET STARTED** – use this checklist to ensure you have completed all required forms and have the right information.

|               |   |
|---------------|---|
| <b>Step 1</b> | <input type="checkbox"/> <b>Review the information provided</b> to help you understand your options, responsibilities, and next steps: <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <span><input type="checkbox"/> Avoiding Foreclosure</span> <span><input type="checkbox"/> Frequently Asked Questions</span> <span><input type="checkbox"/> Beware of Foreclosure Rescue Scams</span> </div>   |
| <b>Step 2</b> | <input type="checkbox"/> <b>Complete and sign the enclosed Borrower Assistance Form.</b> Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <ul style="list-style-type: none"> <li><input type="checkbox"/> All income, expenses, and assets for each borrower</li> <li><input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage</li> <li><input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate</li> </ul>   |
| <b>Step 3</b> | <input type="checkbox"/> <b>Complete and sign a dated copy of the enclosed IRS Form 4506-T</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506-T</li> <li><input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both joint filers</li> </ul>  |
| <b>Step 4</b> | <input type="checkbox"/> <b>Provide required Hardship Documentation. This documentation will be used to verify your hardship.</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)</li> </ul>   |
| <b>Step 5</b> | <input type="checkbox"/> <b>Provide required Income Documentation. This documentation will be used to verify your hardship and all of your income (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).</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)</li> <li><input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation.</li> </ul> |
| <b>Step 6</b> | <input type="checkbox"/> <b>Gather and send completed documents—your Borrower Response Package—no later than [Month Day, Year].</b> You must send in all required documentation listed in steps 2-4 above, and summarized below: <ul style="list-style-type: none"> <li>• <b>Borrower Assistance Form (attached)</b></li> <li>• <b>Form 4506-T (attached)</b></li> <li>• <b>Income Documentation as outlined on Page 10 of the Borrower Assistance Form (attached)</b></li> <li>• <b>Hardship Documentation as outlined on Page 8 of the Borrower Assistance Form (attached)</b></li> </ul> <p style="margin-top: 10px;">Please mail all documents above to us:<br/>                     5001 Kingsley Drive<br/>                     1MOB19<br/>                     Cincinnati, Ohio 45227</p>  |

**IMPORTANT REMINDERS:**

- If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact us at 800-375-1745 option 3
- Keep a copy of all documents and proof of mailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

**Questions? Contact us at 800-375-1745 Option 3**

## Information on Avoiding Foreclosure

### For Your Information Only - Do Not Return with Your Borrower Response Package

#### Mortgage Programs Are Available to Help

There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

| OPTION                             | OVERVIEW  | BENEFIT  |
|------------------------------------|---|--|
| <b>Refinance</b>                   | Receive a new loan with lower interest rate or other favorable terms  | Makes your payment or terms more affordable  |
| <b>Reinstatement</b>               | Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below   | Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future                                       |
| <b>Repayment Plan*</b>             | Pay back your past-due payments together with your regular payments over an extended period of time   | Allows you time to catch up on late payments without having to come up with a lump sum   |
| <b>Forbearance Plan*</b>           | Make reduced mortgage payments or no mortgage payments for a specific period of time  | Have time to improve your financial situation and get back on your feet  |
| <b>Modification</b>                | Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three month trial period plan) | Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship   |
| <b>Short Sale</b>                  | Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth  | Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.  |
| <b>Deed-in-Lieu of Foreclosure</b> | Transfer the ownership of your property to us   | Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property. |

#### We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return the Borrower Response Package to start the process of getting the help you need now.

## Frequently Asked Questions

### For Your Information Only - Do Not Return with Your Borrower Response Package

#### 1. Why Did I Receive This Package?

You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

#### 2. Where Can I Find More Information on Foreclosure Prevention?

Please see the Avoiding Foreclosure attachment in this package for more information, or you can contact Fifth Third Bank at 800-375-1745 option 3. Additional foreclosure prevention information is provided at [FreddieMac.com/avoidforeclosure](http://FreddieMac.com/avoidforeclosure)

#### 3. Will I Be Evaluated for the Federal Home Affordable Modification Program (HAMP) When I Submit My Borrower Response Package?

If you are not eligible for a refinance, reinstatement, repayment, or forbearance plan based on the information you provide, we will evaluate you for participation in the Home Affordable Modification Program (HAMP). If you are not eligible for HAMP, we will evaluate you for a non-HAMP Freddie Mac loan modification.

#### 4. Will It Cost Money to Get Help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

#### 5. What Happens Once I Have Sent the Borrower Response Package to You?

We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. **Please submit your Borrower Response Package as soon as possible.**

#### 6. What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

#### 7. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?

If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure regardless of whether you are being considered for a modification or other types of foreclosure alternatives.

#### 8. What Happens if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure? Should I Still Contact You?

Yes, the sooner the better!

## FREQUENTLY ASKED QUESTIONS continued

### 9. What if My Property is scheduled for a Foreclosure Sale in the Future?

If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

### 10. Will My Property be sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

### 11. Will My Credit Score Be Affected by My Late Payments or Being in Default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

### 12. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?

While the affect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

### 13. Is Foreclosure Prevention Counseling Available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.

### 14. I Have Seen Ads and Flyers From Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?

Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 13 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

## For Your Information Only - Do Not Return with Your Borrower Response Package

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

### How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

### How to Report a Scam – do one of the following:

- Go to [www.preventloanscams.org](http://www.preventloanscams.org) and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

*The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers' Committee for Civil Rights Under Law.*

## UNIFORM BORROWER ASSISTANCE

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) information on the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) information concerning other liens, if any, on your property.

On Page 9 you must disclose information about **all** of your income, expenses and assets. Page 9-10 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 8, 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) completed and signed IRS Form 4506-T; (3) required income documentation, (4) required hardship documentation; (5) signed previous year's tax returns; and (6) proof of residency (utility bill, etc..).**

\*If you have filed bankruptcy or received a discharge in bankruptcy, this letter constitutes neither a demand for payment nor a notice of personal liability. Any negotiations or arrangements entered into do not constitute a waiver of your discharge, an attempt to collect against you personally or an attempt to revive your personal liability for the debt.

Fifth Third Bank, Member FDIC.  Equal Housing Lender.

You have the right to a copy of the appraisal report used in connection with you application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

|                               |                                    |
|-------------------------------|------------------------------------|
| <b>Loan I.D. Number</b> _____ | <b>Financial Institution</b> _____ |
|-------------------------------|------------------------------------|

| <b>BORROWER</b>                    |               | <b>CO-BORROWER</b>                 |               |
|------------------------------------|---------------|------------------------------------|---------------|
| 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 |               |

**I want to:**                      Keep the Property   Vacate the Property   Sell the Property   Undecided

**The property is my:**                      My Primary Residence   A Second Home   An Investment

**The property is currently:**                      Owner Occupied   Renter occupied   Vacant

MAILING ADDRESS \_\_\_\_\_

|  |               |
|--|---------------|
| PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME) | EMAIL ADDRESS |
|--|---------------|

Is the property listed for sale?   Yes   No  
 If yes, what was the listing date?     /  /    
 If property has been listed for sale, have you received an offer on the property?   Yes   No  
 Date of offer:     /  /    
 Amount of Offer: \$ \_\_\_\_\_  
 Agent's Name: \_\_\_\_\_  
 Agent's Phone Number: \_\_\_\_\_  
 For Sale by Owner?   Yes   No

Have you contacted a credit-counseling agency for help?  
Yes   No  
 If yes, please complete the counselor contact information below:  
 Counselor's Name: \_\_\_\_\_  
 Agency's Name: \_\_\_\_\_  
 Counselor's Phone Number: \_\_\_\_\_  
 Counselor's Email: \_\_\_\_\_

Do you have condominium or homeowner association (HOA) fees? Yes No  
 Total monthly amount: \$ \_\_\_\_\_  
 Name and address that fees are paid to:  
 \_\_\_\_\_

Have you filed for bankruptcy? Yes No  
 If yes: Chapter 7 Chapter 11 Chapter 12 Chapter 13  
 Filing Date: \_\_\_\_\_  
 Has your bankruptcy been discharged? Yes No  
 Bankruptcy case number: \_\_\_\_\_ Attorney name/phone number: \_\_\_\_\_

**Hardship Affidavit**  
**(provide a written explanation with this request describing the specific nature your hardship)**

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

I believe that 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 reasons set forth below:**  
*(Please check all that apply and submit required documentation demonstrating your hardship)*

| <b>If Your Hardship is:</b>  | <b>Then the Required Hardship Documentation is:</b>   |
|--|---|
| Unemployment   | <ul style="list-style-type: none"> <li>• No hardship documentation required</li> </ul>  |
| 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) | <ul style="list-style-type: none"> <li>• No hardship documentation required</li> </ul>  |
| Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control.   | <ul style="list-style-type: none"> <li>• No hardship documentation required</li> </ul>  |
| Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law   | <ul style="list-style-type: none"> <li>• Divorce decree signed by the court OR</li> <li>• Separation agreement signed by the court OR</li> <li>• Current credit report evidencing divorce, separation, or non-occupying borrower has a different address OR Recorded quitclaim deed evidencing that the non-occupying Borrower or co- Borrower has relinquished all rights to the property</li> </ul> |
| Death of a borrower or death of either the primary or secondary wage earner in the household   | <ul style="list-style-type: none"> <li>• Death certificate OR</li> <li>• Obituary or newspaper article reporting the death</li> </ul>   |

|  |   |
|--|---|
| <p>Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member</p> | <ul style="list-style-type: none"> <li>• Doctor’s certificate of illness or disability OR</li> <li>• Medical bills OR</li> <li>• Proof of monthly insurance benefits or government assistance (if applicable)</li> </ul>  |
| <p>Disaster (natural or man-made) adversely impacting the property or Borrower’s place of employment</p>       | <ul style="list-style-type: none"> <li>• Insurance claim OR</li> <li>• Federal Emergency Management Agency grant or Small Business Administration loan OR</li> <li>• Borrower or Employer property located in a federally declared disaster area</li> </ul>   |
| <p>Distant employment transfer/Relocation</p>  | <ul style="list-style-type: none"> <li>• <b>For active duty service members:</b> Notice of Permanent Change of Station (PCS) or actual PCS orders.</li> <li>• <b>For employment transfers/new employment:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR</li> <li><input type="checkbox"/> Pay stub from new employer; OR</li> <li><input type="checkbox"/> If none of these apply, provide written explanation</li> </ul> </li> </ul> <p>In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders)</p> |
| <p>Business Failure</p>  | <ul style="list-style-type: none"> <li>• Tax return from the previous year (including all schedules)</li> <li>• Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <li><input type="checkbox"/> Bankruptcy filing for the business; OR</li> <li><input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR</li> <li><input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement.</li> </ul> </li> </ul>   |
| <p>Other: a hardship that is not covered above</p>   | <ul style="list-style-type: none"> <li>• Written explanation describing the details of the hardship and relevant documentation.</li> </ul>  |



| Number of People in Household _____  |          |   |   |                                     |          |
|--|----------|---|---|-------------------------------------|----------|
| Monthly Household Income   |          | Monthly Household Expenses/Debt                       |   | Household Assets                    |          |
| Monthly Gross Wages  | \$ _____ | First Mortgage Payment                                | \$ _____  | Checking Account(s)                 | \$ _____ |
| Overtime   | \$ _____ | Second Mortgage Payment                               | \$ _____  |                                     | \$ _____ |
| Child Support/Alimony*   | \$ _____ | Homeowner's Insurance (escrow)                        | \$ _____  | Savings/Money Market                | \$ _____ |
| Taxable SS benefits or other monthly income from annuities or retirement plans   | \$ _____ | Property Taxes (escrow)                               | \$ _____  | CDs                                 | \$ _____ |
| Tips, Commission, bonus and self-employed income   | \$ _____ | Credit Card/Installment Loan (total minimum payments) | \$ _____  | Stocks/Bonds                        | \$ _____ |
| Rents received   |          | Alimony/Child support                                 | \$ _____  | Other Cash on Hand                  | \$ _____ |
| Unemployment income  | \$ _____ | Car payment/lease                                     | \$ _____  | Other Real Estate (estimated value) | \$ _____ |
| Food Stamps/Welfare  | \$ _____ | Auto Insurance/expenses                               | \$ _____  | Other                               | \$ _____ |
| Other  | \$ _____ | Monthly food expenses                                 | \$ _____  |                                     |          |
|  |          | Childcare   | \$ _____  |                                     |          |
|  | \$ _____ | Health Insurance (If not withheld from pay)           | \$ _____  |                                     |          |
|  |          | Medical (co-pays & monthly expenses)                  | \$ _____  |                                     |          |
|  |          | Water/sewer/utilities/telephone                       | \$ _____  |                                     |          |
| <b>Total Gross</b>   |          | Life Insurance premiums (not withheld from pay)       | \$ _____  |                                     |          |
|  | \$ _____ | <b>Total Household Expenses and Payments</b>          | \$ _____  |                                     |          |
| 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          |          |
|  |          |   |   |                                     |          |
| *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.  |          |   |   |                                     |          |
| <input type="checkbox"/> <b>Do you earn a salary or hourly wage?</b><br>For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days earnings and documentation reflecting year-to-date earnings, if not reported on the paystub(s) (e.g. signed letter or printout from employer). |          |   | <input type="checkbox"/> <b>Are you self-employed?</b><br>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 activity |                                     |          |

**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 nature of the income (e.g., 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 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, provides 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 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.

## Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

Borrower  I do not wish to furnish this information

Co-Borrower  I do not wish to furnish this information

Ethnicity:  Hispanic or Latino  
 Not Hispanic or Latino

Ethnicity:  Hispanic or Latino  
 Not Hispanic or Latino

Race:  American Indian or Alaska Native  
 Asian  
 Black or African-American  
 Native Hawaiian or Other Pacific Islander  
 White

Race:  American Indian or Alaska Native  
 Asian  
 Black or African-American  
 Native Hawaiian or Other Pacific Islander  
 White

Sex:  Female  
 Male

Sex:  Female  
 Male

This request was taken by:

- Face-to-face interview
- Mail
- Telephone
- Internet

Interviewer's Name (print or type) & ID Number

\_\_\_\_\_  
 Interviewer's Signature                      Date

\_\_\_\_\_  
 Interviewer's Phone Number (include area code)

\_\_\_\_\_  
 Interviewer's Fax Number (include area code)

Name/Address of Interviewer's Employer

\_\_\_\_\_  
 Interviewer's email address

**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 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 s not previously required to pay escrow, 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 (such as Fannie Mae or Freddie Mac), 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, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, 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.

