



Loss Mitigation Package

Dear Homeowner:

Utah Housing Corporation (UHC) is committed to helping our homeowners who are facing difficulties making their payments. UHC may have a program that can help and we offer this assistance at no cost. In order to evaluate your situation, UHC needs you to complete the enclosed loss mitigation package. This information will help determine which of our loan workout programs best suits your circumstances.

Please complete **ALL** sections of the enclosed package as accurately as possible and mail, email, or fax the completed package to the following:

UTAH HOUSING CORPORATION
ATTN: LOSS MITIGATION DEPARTMENT
PO BOX 70569
SALT LAKE CITY, UT 84170
EMAIL: lossmit@uthc.org
FAX: 801-902-8380

All documents listed on the enclosed submission checklist must be submitted in order for us to begin reviewing your application; missing or incomplete documentation will result in the denial of your request.

We will contact you within five business days to acknowledge receipt of the package and to let you know if any additional documentation is required. For our service members, please speak to your employers regarding the impact, if any, to your employment and security clearance that could result from participating in the Loss Mitigation program.

Please note that the following documents are being provided as additional resources and should be retained for your reference.

- Save Your Home
- HUD Approved Housing Counseling Agencies
- Servicemembers Civil Relief Act Notice
- Information Sheet - Preforeclosure Sale Procedure

In the event you have any questions, please contact our office at 800-344-0452 or 801-902-8300 Monday through Friday 8:00 AM to 6:00 PM. UHC's building is open weekdays, excluding holidays, 8:00 AM to 5:30 PM.

Sincerely,

Utah Housing Corporation
Loss Mitigation Team

(UHC LMAPP - v.03/2022)

FEDERAL HOUSING ADMINISTRATION

SAVE YOUR HOME

Tips to Avoid Foreclosure

www.hud.gov/fha

HELP! I CAN'T MAKE MY MORTGAGE PAYMENT.

Every day thousands of people like you have trouble making the next mortgage payment. Though things may seem hopeless, help is available. However, you need to take the first step! If you ignore the problem you may lose your home to foreclosure, possibly affecting your ability to qualify for credit or to rent another home.

WHAT SHOULD I DO?

1. Contact your lender right away. You can find a contact number on your mortgage statement. When you call, be prepared to explain:
 - ✓ Why you are unable to make your payment.
 - ✓ Whether the problem is temporary or permanent.
 - ✓ Details about your income, expenses, and other assets like cash in the bank.
2. If you are uncomfortable talking to your lender, a HUD-approved housing counseling agency can help you understand your options. These services are free of charge.
3. Open all of the mail you receive from your lender. It contains valuable information about repayment options. Later mail may have important legal notices. Failing to read the mail will not prevent a foreclosure action.
4. Look for ways to increase the amount you have available to make your mortgage payments. Can you cancel cable TV, pack lunches, or get a part-time job? While these actions may not replace all of your lost income, they send a strong message to your lender that you are serious about keeping your home.

NOTHING IS WORSE THAN DOING NOTHING!

WHAT OPTIONS WILL HELP ME KEEP MY HOME?

FHA provides, as part of its insurance contract with lenders, loss mitigation actions the lender must evaluate and take, when appropriate, to reduce financial losses on loans in default. Your lender needs information from you to fully evaluate these options. If you want to keep your home, talk to your lender about available workout options for home retention. While the options listed here are for borrowers with FHA-insured loans, most lenders offer similar workout plans designed to help you keep your home.

Special Forbearance. Your lender may provide for a temporary reduction or suspension of your payments to allow you time to overcome the problem that reduced your income. Then you may be offered a payment plan so you can pay back the missed payments a little at a time until you are caught up. An extended forbearance period may be provided to unemployed borrowers who are actively seeking employment.

Mortgage Modification. A modification is a permanent change to your loan through which the overdue payments may be added to your loan balance, the interest rate may be changed or the number of years you have to pay off the loan may be extended.

Partial Claim. In a Partial Claim, a borrower receives a second loan in an amount necessary to bring the delinquent loan current. The loan is interest free and does not need to be repaid until you pay off your first mortgage or sell your house. This option is only available to borrowers with FHA-insured loans. However, if you have a conventional loan, ask your lender if they offer an "advance claim."

FHA-Home Affordable Modification Program (FHA-HAMP). This option combines an enhanced partial claim with a loan modification. Under the FHA-HAMP, the partial claim loan will not only include any amounts necessary to bring your mortgage current but may also include an amount to reduce your existing

**Beware of Scams! If It Sounds Too Good To Be True...It Usually Is.
Report mortgage fraud. Call 1-800-347-3735.**

loan balance by up to 30%. The reduced loan balance will then be modified to lower your monthly mortgage payment to an affordable level. As described above, the partial claim loan is interest free, but must be repaid when you pay off your first mortgage or sell your house.

To qualify for any of these options, you will need to provide your lender with current information about your income and expenses. Also, your lender may require that you agree to a payment plan for three or more months to demonstrate your commitment before you are approved for a modification or partial claim.

WHAT OPTIONS DO I HAVE IF I CAN'T KEEP MY HOME?

If your income or expenses have changed so much that you are not able to continue paying the mortgage even under a workout plan offered by your lender, you should consider the options below.

Pre-foreclosure sale. With your lender's permission you can offer your house for sale and sell it at fair market value even if the amount you receive from the sale is less than the amount you owe. If you meet certain conditions, you may be eligible to receive relocation expenses.

Deed-in-lieu of foreclosure. As a last resort, you may be able to voluntarily give your property back to your lender. If you leave the property clean and undamaged you may be eligible to receive relocation expenses. There could be income tax consequences to any plan that reduces the amount of debt you owe so check with a tax advisor before accepting these workout options.

Contact FHA. Struggling homeowners with FHA-insured loans can get assistance by contacting HUD's National Servicing Center at (877) 622-8525. Persons with hearing or speech impairments may reach this number via TDD/TTY by calling (800) 877-8339.

SHOULD I BE AWARE OF ANYTHING ELSE?

Beware of foreclosure prevention scams! You may be approached by organizations with official sounding names offering a quick fix to your mortgage problems. They often charge hefty fees or require that you "temporarily" sign over your deed to them. Remember — solutions that sound too good to be true usually are. These precautions will help you avoid being taken by a scam artist:

1. Never sign any papers you don't fully understand.
2. Check with a lawyer, your lender or trusted advisor, or a HUD-approved housing counselor before entering into any deal involving a loan assumption, contract of sale or a transfer of the deed to your home.
3. If you can't afford your current mortgage, don't be talked into refinancing into a new loan with a higher payment. To find a HUD counselor in your area call: **1-800-569-4287 or TDD 1-800-877-8339.**

WHAT IS FHA?

The Federal Housing Administration is part of the U.S. Department of Housing and Urban Development (HUD). FHA provides mortgage insurance to approved lenders who in turn offer mortgage loan financing to individuals and families throughout the United States and territories. The FHA mortgage insurance enables approved mortgagees to provide home loans to eligible borrowers who might not otherwise qualify for other mortgage loan financing. FHA borrowers are often first-time homebuyers, moderate income families or folks who can't afford a large down payment.

To learn more about FHA's programs, please visit:

www.hud.gov/fha or contact the

FHA Resource Center:

1-800-CALL-FHA (1-800-225-5342)

Federally Insured, Always There!



HUD-2008-5-FHA (04/2012)

**Beware of Scams! If It Sounds Too Good To Be True...It Usually Is.
Report mortgage fraud. Call 1-800-347-3735.**



BEHIND ON YOUR MORTGAGE PAYMENTS?

Help is available.

FREE assistance from HUD-approved housing counseling agencies is available to you.

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

This Help is Free.

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check www.hud.gov/findacounselor to confirm the counseling agency is HUD-approved.

HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: www.hud.gov/findacounselor or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at **(800) 569-4287**.
 - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at **(800) 877-8339**.
 - Comprehensive foreclosure assistance is available around the clock at **(888) 995-HOPE (4673)**.

HUD Approved Housing Counseling Agencies

www.hud.gov

1-800-225-5342

Salt Lake County			
COMMUNITY DEVELOPMENT CORPORATION OF UTAH			
Phone:	801-994-7222 or Toll Free: 866-994-7222	Fax:	801-994-7220
Email:	info@cdcutah.org	Website:	http://www.cdcutah.org/
Address:	501 East 1700 South Salt Lake City, UT 84105		
AAA FAIR CREDIT FOUNDATION			
Phone:	801-483-0999	Fax:	801-364-8885
Email:	housing@faircredit.org	Website:	http://www.faircredit.org/
Address:	230 West 200 South #3104 Salt Lake City, UT 84101		
SALT LAKE NEIGHBORHOOD HOUSING SERVICES, INC - DBA NEIGHBORWORKS SALT LAKE			
Phone:	801-539-1590	Fax:	
Email:		Website:	http://www.nwsaltlake.org/
Address:	622 W 500 North Salt Lake City, UT 84116		
MONEY MANAGEMENT INTERNATIONAL SALT LAKE CITY			
Phone:	866-232-9080	Fax:	866-921-5129
Email:	counselinginfo@moneymanagement.org	Website:	www.moneymanagement.org
Address:	2825 E Cottonwood Pkwy Ste 500 SLC, Utah 84121		
Northern Utah			
NEIGHBORHOOD NONPROFIT HOUSING CORPORATION			
Phone:	435-753-1112	Fax:	
Email:	justin@neighborhoodhousing.net	Website:	www.neighborhoodhousing.net
Address:	195 West Golf Course Road, Suite 1 Logan, UT 84321		
UTAH STATE UNIVERSITY - FAMILY LIFE CENTER-HFC			
Phone:	435-797-7225	Fax:	435-797-7432
Email:	fchd@usu.edu	Website:	http://fchd.usu.edu/services/hfc/
Address:	493 North 700 East Logan, UT 84321		
Utah County			
COMMUNITY ACTION SERVICES			
Phone:	801-691-5200	Fax:	801-373-8228
Email:	cwixom@communityactionuc.org	Website:	http://communityactionuc.org/
Address:	815 South Freedom Blvd. Provo, UT 84601		
Neighborworks Provo DBA Mountain Country Home Solutions			
Phone:	801-375-5820	Fax:	801-375-5966
Email:		Website:	https://neighborworksprovo.org/
Address:	39 W 300 N Provo, UT 84601		
Southern Utah			
NEIGHBORWORKS PROVO DBA SUN COUNTRY HOME SOLUTIONS			
Phone:	435-218-7189	Fax:	435-763-4580
Email:	mbalser.suncountry@gmail.com	Website:	
Address:	382 S. Bluff St. #150 SAINT GEORGE, Utah 84770		

Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders. Send information to Utah Housing Corporation via mail: PO Box 70569 Salt Lake City, UT 84170, fax: 801-902-8301, or email: lossmit@uthc.org
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Information Sheet

Pre-foreclosure Sale Procedure

U. S. Department of Housing and
Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0589
(exp. 08/31/2023)

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 1064 of the Stewart B. McKinney Homeless Assistance Amendments Act of 1988 authorizes the Secretary to pay an insurance claim that “bridges the gap” between the fair market value proceeds from the HUD-approved third party sale of a property. The respondents are lenders, counselors, and homeowners who are attempting to sell their properties prior to foreclosure. The Privacy Act of 1974 pledges assurances of confidentiality to respondents. HUD generally discloses this data only in response to a Freedom of Information request.

Homeowners who have defaulted on their mortgages often attempt to sell their properties in order to avoid foreclosure and to protect their credit standing. However, because of declining property values in certain areas, some homeowners cannot realize enough from the sale to pay off their mortgage balances.

Therefore, the Department of Housing and Urban Development (HUD) has implemented the Pre-foreclosure Sale (PFS) Program. This program permits homeowners to attempt to sell their home for a fair market sale price, which can be less than the amount owed to the lender. HUD then reimburses the lender for the difference between the sale proceeds and the outstanding mortgage indebtedness.

Homeowners who sell their properties under the PFS Program may also benefit by avoiding the effect of a foreclosure on their credit rating.

Upon review of the homeowner’s financial situation, the lender will determine the type of PFS process for which the homeowner qualifies: (1) Standard PFS, (2) Streamlined PFS, or (3) Streamlined PFS for Servicemembers with Permanent Change of Station Orders.

Once the type of PFS has been determined, there are certain criteria which must be met before the homeowner may be permitted to pursue a PFS.

Homeowners must engage the services of a real estate broker/agent. The real estate broker/agent selected must have no conflict of interest with the homeowner, lender, appraiser, or buyer associated with the PFS transaction. The transaction must be between two unrelated parties and be characterized by a selling price and other conditions that would

prevail in a typical real estate sales transaction. If the homeowner secures a sales contract prior to receiving the Approval to Participate, the homeowner may submit the contract to the lender for consideration of PFS Program approval.

Owner-occupant homeowners who are not required to make minimum cash reserve contributions and successfully sell their properties using this program are relieved of their mortgage obligation and may be entitled to a cash incentive up to \$3,000. The homeowner may apply a portion or the entire amount of the \$3,000 consideration to resolve junior liens and to offset the sales transaction costs not paid by HUD (including a home warranty plan fee, costs of optional repairs, and buyer’s closing expenses). Eligible homeowners are permitted at closing to receive the remaining amount from the aforementioned \$3,000 consideration. This remaining amount may only be used for transition or relocation assistance.

If, after a good faith effort, an acceptable purchase offer is not obtained within the allotted time, the lender may accept a Deed-in-Lieu (DIL) of Foreclosure from the homeowner. While a DIL is less desirable than a PFS on a homeowner’s credit record, it is still looked upon more favorably by creditors than a foreclosure.

By calling this number 1-800-344-0452, the homeowner will receive further details from their lender about the procedure and whether they may qualify. **Please NOTE that the homeowner is under no obligation to make this call.**

Loss Mitigation Package Submission Checklist

Use this form to ensure that you submit all the documentation required for us to review and process your Loss Mitigation request. Failure to return all documentation listed below will result in the denial of your application.

Loss Mitigation Application

This application must be completed in its entirety including signatures, initials, and dates. Please note, borrower(s) signatures will be verified against the Note and Deed of Trust.

Borrowers not occupying the property, if applicable

All borrowers obligated to the loan, including co-signers and divorced individuals, must fill out the application, provide financial documentation and be available to sign all modification documents.

Proof of Income for all borrowers

Select the item(s) below that apply:

Pay Check Stubs

- Provide copies of all paystubs for the most recent 30 day period.

Child Support income

- Provide a copy of the most recent ORS statement or divorce decree reflecting the amount of the awarded child support.

Unemployment Income

Disability Income

- Provide a copy of the approval letter reflecting the weekly/monthly allotment amount and start /end date information.

Other Income – specify _____

Copies of the TWO most recent Personal Bank Statements

Submit copies of statements for **ALL** open personal bank accounts.

If **Self-Employed** - In addition to the above items, please provide copies of:

Signed year-to-date Profit and Loss Statement

Copies of your TWO most recent Business Bank Statements

Submit copies of statements for **ALL** open business bank accounts.

DO NOT INCLUDE **ORIGINAL** DOCUMENTS, THEY **WILL NOT BE RETURNED**.
DO NOT INCLUDE **PAYMENTS** WITH THIS DOCUMENTATION.

Utah Housing Corporation Loss Mitigation Application

Loan Number: _____

Property Address: _____

Have you added anyone to your title/mortgage since closing on your original loan? Yes No

If yes, please complete the co-borrower section of this application.

Section - 1 BORROWER INFORMATION

BORROWER				CO-BORROWER							
First Name		Middle Int.	Last Name		First Name		Middle Int.	Last Name			
Social Security Number			Date of Birth		Social Security Number			Date of Birth			
Mailing Address					Mailing Address						
Home Phone		Cell Phone		Best Time to Call		Home Phone		Cell Phone		Best Time to Call	
Have you ever filed Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	Chapter	Filing Date		Did you reaffirm? <input type="checkbox"/> Yes <input type="checkbox"/> No		Have you ever filed Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	Chapter	Filing Date		Did you reaffirm? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Is any borrower or spouse an active service member? Yes No

If yes, please provide a copy of the orders.

EMAIL ADDRESS

Borrower Email

Co-Borrower Email

Section - 2 OCCUPANCY INFORMATION

Please answer the following questions about the occupancy of the property.

- The property is currently: A primary residence A second home An investment property
- The property is (select all that apply): Owner occupied Renter occupied Vacant
- I want to: Keep the property Sell the property Transfer ownership of the property to my servicer Undecided

Section - 3 CURRENT PROPERTY CONDITION

Please explain any immediate repairs that are necessary (plumbing leaks, broken windows, roof damages, etc.) Please do not include cosmetic repairs.

Section - 4 RESOLUTION TO PROPERTY CONDITION

Please explain what steps are being or have been taken to resolve any issues/problems with the home.

Section - 5 CONDOMINIUM OR HOMEOWNERS ASSOCIATION

Do you pay condominium or homeowners association fees? Yes No

Company name	Mailing Address	Phone Number
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CASH ON HAND / SAVINGS

Please list how much money you have on hand/saved to begin making payments. _____

Section - 6 MONTHLY TAKE HOME PAY

List the monthly NET income (the amount you receive after deductions) for each borrower and all other income sources that apply.

Description	Borrower Income	Co-Borrower / Other Income	Total
Employer			
Tips			
Other Deposits			
Roommate / Rental Property			
Church / State Assistance			
Social Security			
Self-Employment / Business			
Other - Specify			
Alimony / Child Support			

Will any of the income sources listed above change or discontinue in the next 12 months? Yes No

If yes, provide the reason and date of the pending change. _____

TOTAL MONTHLY INCOME

Please note, if there is another occupant's income UHC is using for approval, additional documents will be needed.

UHC wants to help you succeed in curing your delinquency. A powerful tool in understanding your financial situation is closely reviewing your expenses as well as your income. Sections 7-9 on the following page are for informational purposes and will not influence the outcome of a loss mitigation approval or denial.

Section - 7 DEBTS

DEBTS	Creditor / Company	Monthly Payment
UHC 1 st Mortgage		
Condo Association Dues		
2 nd Mortgage		
Alimony / Child Support		
Automobile Loan / Lease		
Automobile Loan / Lease		
Installment Loans		
Credit Cards		
Payday Loan		
Medical / Dental Bills		

Other Debts – specify below

Add together each amount listed in the “Monthly Payment” column

TOTAL MONTHLY DEBTS

Section - 8 EXPENSES

***Review bank statements for accuracy*

UTILITIES	
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Example: electricity, water, gas, mobile phone, internet, etc.

TRANSPORTATION	
----------------	--

Example: gas, auto insurance, maintenance, etc.

MEDICAL	
---------	--

Example: health insurance, life insurance, prescriptions, etc.

FOOD & HOUSEHOLD	
------------------	--

Example: groceries, eating out, household cleaning products, personal care, pets, etc.

FAMILY	
--------	--

Example: child care, education, church/charity donations, etc.

TOTAL EXPENSES

Section - 9 EXPENSE TO INCOME SUMMARY

Use this section to calculate your Total Monthly Surplus or Shortage amount.

Line #	Item and Section	Amount
1	Enter “TOTAL MONTHLY INCOME” from Section 6	
2	Enter “TOTAL DEBTS & EXPENSES” from Sections 7-8	

If Line 1 is greater than Line 2, subtract Line 2 from Line 1

GRAND TOTAL SURPLUS

If Line 2 is greater than Line 1, subtract Line 1 from Line 2

GRAND TOTAL SHORTAGE

Hardship Information

The hardship causing mortgage payment challenges began on approximately (date) _____ and is believed to be:

- Short-term (up to 6 months)
- Long-term or permanent (greater than 6 months)
- Resolved as of (date) _____

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> 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"> ▪ Not required
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> ▪ Written statement from the borrower, or other documentation verifying disability or illness Note: Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> ▪ Final divorce decree or final separation agreement OR ▪ Recorded quitclaim deed
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> ▪ Recorded quitclaim deed OR ▪ Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> ▪ Death certificate OR ▪ Obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> ▪ For active duty service members: Permanent Change of Station (PCS) orders of letter showing transfer ▪ For employment transfer/new employment: Copy of signed offer letter to a new location or written explanation if employer documentation not applicable, AND ▪ Documentation that reflects the amount of an relocation assistance provided (not required for those with PCS orders)
<input type="checkbox"/> Other – hardship that is not covered above: _____	<ul style="list-style-type: none"> ▪ Written explanation describing the details of the hardship and any relevant documentation

Borrower Certification and Agreement

1. I certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party* communications.
3. I acknowledge and agree that my 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.
4. I consent to the servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. I consent to the disclosure by my servicer, authorized third party,* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law, including but not limited to providing mortgage assistance, verifying any data or information contained in this application, and performing audit and quality control reviews. 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, (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
6. I agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment agreement, I agree that my first timely payment under the plan will serve as acceptance of this plan.
7. I consent to being contacted concerning this application 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.*

*An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower signature: _____ Date: _____

Co-borrower signature: _____ Date: _____