

Loan Number:\_\_\_\_\_

Important! To avoid delays, please make sure all pages are complete and accurate.

Section A BORROWE	R		CO-BORRO	)W	ER
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		
Email Address			Email Address		
Is any borrower a servicemember? Yes Have you recently been deployed away from your If yes, I intend to occupy this property as my prima Is any borrower the surviving spouse of a decease	ry residence some time in the	fut	ture.		r? Yes No
I want to:	perty Sell the Pro	оре	erty Release the Property to avo	id fo	preclosure (Deed in Lieu)
The property is my: Primary Resid					
The property is: Owner Occup	oied Renter Occ	cup	ied Vacant	_	
How many single family properties other than your Have you ever had a Home Affordable Modification. Have you or any co-borrower had a permanent HA Are you or any co-borrower currently in or being complete this section ONLY if you are requise the mortgage on your principal residence paid?  Number of People in Household:	Program (HAMP) trial period pla AMP modification on any other onsidered for a HAMP trial per resting mortgage assistance	an er pr erio	or permanent modification on your principal resideroperty you own? Yes No If "Yes", how diplan on a property other than your principal reliancements in connection with property that is not yet.	ence mar eside	e?
Mailing address:				_	
Property address (if same as mailing address, just	write "same"):				
Property address (if same as mailing address, just  Is the property listed for sale? Yes					
If yes, what was the listing date?			Have you contacted a credit counseling	ag	ency for help?
Have you received an offer on the proper	ty? Yes No		Yes No  If yes, please complete the following:		
Date of Offer: Amount of	Offer:	'	Counselor's Name:		
Closing Date:			Agency Name:		
Agent's Name:			Counselor's Phone Number:		
Agent's Phone Number:			Counselor's Email:		
For Sale by Owner?	No				
Who pays the real estate tax bill on your	property?				
☐ I do ☐ Lender does ☐	Paid by condo or HOA		Who pays the hazard insurance premiu	m f	or your property?
Are the taxes current?	No		☐ I do ☐ Lender does ☐ Paid by	conc	do or HOA
Condominium or HOA Fees? Yes	No \$ per month		Is the policy current?	_	
Are the fees paid current?	No		Name of Insurance Co.:		
Name and address that fees are paid to:			Insurance Co. Phone Number:	—	

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Section B REQUIRED DOCUMENTAT	TION/HARDSHIP AFFIDAVIT
Describe your hardship:	
Date situation began is:	
I believe that my situation is:  Short-term (under 6 months)  Medium-term (6-12 months)  Long-term or permanent (greater than 12 months)	
I am having difficulty making my monthly payment because of reaso (Please check all that apply and submit required documentation demonstrating Housing Administration (FHA), Veteran's Administration (VA) or Rural Housing financial documentation that supports your request for assistance.)	your hardship. If your mortgage loan is insured or guaranteed by the Federal
Unemployment	A copy of your benefits statement or letter detailing the amount, frequency and duration of your unemployment benefits
Underemployment	No hardship documentation required, as long as you have submitted the income documentation that supports the income
Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	No hardship documentation required, as long as you have submitted the income documentation that supports the income
Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<ul> <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</li> <li>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 or dependent family member	<ul><li>Death certificate OR</li><li>Obituary or newspaper article reporting the death</li></ul>
Long-term or permanent disability; serious illness of a borrower/co-borrower or dependent family member	<ul> <li>Signed letter from a doctor certifying that you are under their care. Do not provide medical records or any details of your illness or disability OR</li> <li>Written statement or other documentation verifying disability or illness OR</li> <li>Proof of monthly insurance benefits or government assistance (if applicable)</li> </ul>
Disaster (natural or man-made) adversely impacting the property or borrower's place of employment	Insurance claim OR     Federal Emergency Management Agency grant or Small Business     Administration loan OR     Borrower or employer property located in a federally declared disaster area
Distant employment transfer	<ul><li>Proof of transfer OR</li><li>Military Permanent Change of Station (PCS)</li></ul>
Excessive obligations	No hardship documentation required, as long as you have submitted the income documentation that supports the income
Business failure	Tax return from the previous year (including all schedules) AND Proof of business failure supported by one of the following: Bankruptcy filing for the business; or Two months recent bank statements for the business account evidencing cessation of business activity; or Most recent signed and dated quarterly or year-to-date profit and loss statement
Payment increase	No hardship documentation required, as long as you have submitted the income documentation that supports the income
Other	
If you have income from rental properties that are not your principal	residence, you must provide a copy of the current lease agreement

with bank statements showing deposit of rent checks.

Monthly amount contributed to the Mortgage: \$ \_

If yes, monthly amount of expenses \_

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		Loan Number:	
Section C A		IORTGAGES OR JUDGME	ENTS
☐ Check this box if this section d		plete if applicable.	
Lien Holder's Name/Servicer	Balance	Phone Number	Reference Number/Loan Number
A lien is a legal claim on property to secu	L	put in place by contract or court order.	
Section D		NKRUPTCY plete if applicable.	
☐ Check this box if this section d			
Have you filed for bankruptcy?	Yes No If yes:	Chapter 7 Chapter 13	Filing Date:
Has your bankruptcy been dischar	rged? Yes No	Bankruptcy case number:	
Section E	INCOME/EXPEN	ISES FOR HOUSEHOLD	
	EMPLOYM	ENT INFORMATION	
	EMPLOYM	ENT INFORMATION	
Borrower Monthly Income: \$			
Employer 1 Address:		, -	
Employer 1 Address:			
Employment Start Date:			
Franksias O Namas		Franksias O Nama	
Employer 2 Name: Employer 2 Address:			
Employment Start Date:		Employment Start Date:	
Are you self-employed?	No	Are you self-employed?	☐ No
	OTHER	COME (EXPENSES	
		COME/EXPENSES	
,	note who lives in the residence and	contributes financially to the household?	☐ Yes ☐ No
If yes, complete the following: First and Last Name:			
Monthly amount contributed to the hou		ontributed to the Mortgage): \$	

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Loan Number:		

HOUSEHOLD INCO	ME
Monthly Gross Wages	\$
Monthly Self-Employment Income	\$
Monthly Overtime	\$
Monthly Unemployment Income	\$
Monthly Tips, Commissions, Bonus	\$
Monthly Non-Taxable Social Security/SSDI	\$
Monthly Taxable Social Security Benefits or Other Monthly Income from Annuities or Retirement Plans	\$
Monthly Child Support/Alimony <sup>2</sup>	\$
Monthly Gross Rents Received <sup>3</sup>	\$
Monthly Food Stamps/Welfare	\$
Monthly Other	\$
Total Monthly Income	\$

HOUSEHOLD EXPENSE	S/DEBT
Monthly First Mortgage Principal and Interest Payment <sup>1</sup>	\$
Monthly Second Mortgage Principal and Interest Payment <sup>1</sup>	\$
Monthly Homeowners' Insurance <sup>1</sup>	\$
Monthly Property Taxes <sup>1</sup>	\$
Monthly HOA/Condo Fees/ Property Maintenance <sup>1</sup>	\$
Monthly Mortgage Payments on Other Properties <sup>4</sup>	\$
Monthly Credit Cards/Installment Loan(s) (Total Minimum Payment)	\$
Monthly Child Support/Alimony Payments	\$
Monthly Auto Lease/Payment	\$
Monthly Other	\$
Total Monthly Expenses/Debt	\$

HOUSEHOLD ASSETS associated with the property and/or borrower(s) excluding retirement funds				
Checking Account(s)	\$			
Checking Account(s)	\$			
Savings/Money Market	\$			
CDs	\$			
Stocks/Bonds	\$			
Other Cash on Hand	\$			
Other Real Estate (estimated value)	\$			
Other	\$			
Total Assets	\$			

#### **Section F**

### **DODD-FRANK CERTIFICATION**

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seg.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate federal law.

If you have been convicted of one of the mortgage or real estate crimes listed above within the last 10 years, you must cross out this section. You will be considered for other mortgage assistance options that are not a part of the Making Home Affordable Program.

This certification is effective on the earlier of the date listed below or the date received by your servicer.

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<sup>&</sup>lt;sup>1</sup> The amount of the monthly payment made to your lender - including, if applicable, monthly principal, interest, real property taxes and insurance premiums.

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. Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance in Section H.

<sup>4</sup> Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in Section H.

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Loan Number:\_\_\_\_\_

Section G OTHER PROF	PERTIES OWNED	
Check this box if this section does not apply to you.		
For the amount of the monthly payment, include, if applicable, monthly principal You must provide information about all properties that you or the co-borrower Use additional sheets if necessary.		
PROP	PERTY #1	
Property Address:	Loan I.C	). Number:
First Mortgage Servicer Name:		
Second Mortgage Servicer Name:	Mortgage Balance \$	Current Value \$
Property is:	Monthly Mortgage Payment \$	
PROP	PERTY #2	
Property Address:	Loan I.C	). Number:
First Mortgage Servicer Name:		
Second Mortgage Servicer Name:	Mortgage Balance \$	Current Value \$
Property is:	Monthly Mortgage Payment \$	
PROP	PERTY #3	
Property Address:	Loan I.C	). Number:
First Mortgage Servicer Name:		
Second Mortgage Servicer Name:	Mortgage Balance \$	Current Value \$
Property is:	Monthly Mortgage Payment \$	
PROP	PERTY #4	
Property Address:	Loan I.C	). Number:
First Mortgage Servicer Name:	Mortgage Balance \$	Current Value \$
Second Mortgage Servicer Name:	Mortgage Balance \$	Current Value \$
Property is:		
Gross Monthly Rent \$	Monthly Mortgage Payment \$	
PROP	PERTY #5	
Property Address:	Loan I.E	). Number:
First Mortgage Servicer Name:	0 0	
Second Mortgage Servicer Name:	Mortgage Balance \$	Current Value \$
Property is: Vacant Second or Seasonal Home Rented  Gross Monthly Rent \$	Monthly Mortgage Payment \$	

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Loan Number:	:
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Secti	OTHER PROPERTY FOR WHICH A Complete this section ONLY if you are requesting mortgage as		
☐ Che	eck this box if this section does not apply to you.		
I am required to occup	questing mortgage assistance with a rental property. Yes No questing mortgage assistance with second or seasonal home. Yes No questing mortgage assistance for a home that is no longer my primary resider py this property as my primary residence sometime in the future. Yes to any of these statements, I want to: Keep the property Sell the pro	ce due to an out of area job trar No	
Do you h	y Address: have a second mortgage on the property?  Yes No If "Yes", Servicer have condominium or homeowners association (HOA) fees?  Yes No If "Yand address that fees are paid to:	Name:	Loan I.D. Number:
Does yo	our mortgage payment include taxes and insurance?   Yes   No   If "No	o", are the taxes and insurance pulal Property Taxes \$	aid current? Yes No
If reques	☐ Occi princ ☐ Occi	nt and available for rent.  Ipied without rent by your legal of ipal residence.  Ipied by a tenant as their princip  r	
If rental	property is occupied by tenant: Term of lease/occupancy///////	Y	Gross Monthly Rent \$
If rental	property is vacant, describe efforts to rent property:		
If applica	cable, describe relationship of and duration of non-rent paying occupant of rer	ntal property:	
	roperty for sale?		
	RENTAL PROPERTY	CERTIFICATION	
	You must complete this certification if you are requesting a m		ct to a rental property.
_ Che	eck this box if this section does not apply to you.		
;	I intend to rent the property to a tenant or tenants for at least five years following servicer, the U.S. Department of the Treasury, or their respective agents may as time. I further understand that such evidence must show that I used reasonable if the property is or becomes vacant during such a five-year period.	k me to provide evidence of my i	ntention to rent the property during such
	$\underline{Note} : The \ term \ "reasonable \ efforts" \ includes, without \ limitation, \ advertising \ the \ properties of \ electronic \ media, \ and/or \ engaging \ a \ real \ estate \ or \ other \ professional \ transfer \ transfer \ and \ estate \ or \ other \ professional \ transfer \ transfer \ and \ estate \ or \ other \ professional \ transfer \ transfer \ end \ estate \ or \ other \ professional \ transfer \ end \ estate \ esta$		
	The property is not my secondary residence and I do not intend to use the property as may be considered to be inconsistent with the certifications I have made herein	a secondary residence during su	
	$\underline{\text{Note:}} \ \text{The term "secondary residence" includes, without limitation, a second ho on a part-time, seasonal or other basis.}$	me, vacation home or other type	of residence that I personally use or occupy
3.	I do not own more than five (5) single-family homes (i.e., one-to-four unit properties of the contract of the	rties) (exclusive of my principal re	esidence).
	Notwithstanding the foregoing conditions, I may at any time sell the dependent, parent or grandparent to occupy it as their principal resicconsidered to be inconsistent with the certifications made herein.		
-	This certification is effective on the earlier of the dates listed below or the date	the RMA is received by your ser	vicer.
	By checking this box and initialing below, I am requesting a mortgage modifica and I hereby certify under penalty of perjury that each of the statements above		
	Initials: Borrower Co-Borrower	_	

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Loan Number:		
I Aan Killimhari		

#### Section I

### 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:		Race:	
Sex:	Female Male	Sex:	Female Male

#### **HOMEOWNERS HOTLINE**

If you have questions about this document or the modification process, please call your Servicer. If you have questions about the program that your Servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 888-995-HOPE (4673). The Hotline can help answer questions about the program and offers free HUD-certified counseling services in English and Spanish.



### **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 Making Home Affordable 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 the occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document, you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse mismanagement or misrepresentation affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sigtarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



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Loan Number:	
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#### **Section J**

## ACKNOWLEDGEMENT AND AGREEMENT

#### In making this request for consideration I certify under penalty of perjury:

- 1. I understand the Servicer may pull a current credit report on all borrowers obligated on the Note.
- 2. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
- 3. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that Servicer is providing the information about the mortgage relief program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
- 4. I understand that if the Servicer offers me a Trial Period Plan and I fail to accept or complete the trial plan for any reason, including, for example, declining the trial plan offer, failing to accept the trial plan offer, failing to make trial plan payments in a timely manner or failing to accept a final modification at the end of the trial period, I may permanently lose eligibility for a modification under the Making Home Affordable Program and any other modification program offered by the Servicer.
- 5. If I am eligible for a trial period plan, repayment plan or forbearance plan, and I accept and agree to all terms of such plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. My first timely payment following my Servicer's determination and notification of my eligibility or prequalification for a trial period plan, repayment plan or forbearance plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the trial period plan, repayment plan or forbearance plan.
- 6. I agree that when the Servicer accepts and posts a payment during the term of any repayment plan, trial period plan or forbearance plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
- 7. I agree that any prior waiver as to my payment of escrow items to Servicer in connection with my loan has been revoked.
- 8. If I qualify for and enter into a repayment plan, forbearance plan or trial period plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on my loan.
- 9. I consent to being contacted concerning this request for mortgage assistance at any email address or cellular or mobile telephone number I have provided to the Lender. This includes text messages and telephone calls to my cellular or mobile telephone.
- 10. That all of the information in this document is truthful and the hardship(s) identified on page 2 is/are the reason that I need to request a modification of the terms of my mortgage loan, a short sale or a deed-in-lieu of foreclosure.
- 11. I understand that the Servicer, the U.S. Department of Treasury, owner or guarantor of my mortgage or their agents may investigate the accuracy of my statements and may require me to provide additional supporting documentation. I also understand that knowingly submitting false information may violate federal and other applicable law.
- 12. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance under MHA, the Servicer, the U.S. Department of the Treasury, or their respective agents may terminate my participation in MHA, including any right to future benefits and incentives that otherwise would have been available under the program, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
- 13. The property that I am requesting mortgage assistance for is able to be lived in and it has not been or is at risk of being condemned. There has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
- 14. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner. I understand that time is of the essence.
- 15. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document or other documentation submitted in connection with this request.
- 16. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, Social Security Number, credit score, income, payment history, government monitoring information and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any mortgage relief or foreclosure alternative that I receive by the Servicer to (a) the U.S. Department of the Treasury; (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or Servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with any other mortgage relief program; and (e) any HUD-certified housing counselor.
- 17. I understand that I have the right to a copy of any property valuation used in connection with the decision on the request for a modification. If I want to receive a copy of the valuation, I will submit a request with my name, address and loan number within 90 days of the date that Servicer makes a decision on my request at the following address: Chase, Attn. Research Dept., PO Box 24696, Columbus OH 43224-0696 or by fax at 614-422-7575.
- 18. If I or someone on my behalf has submitted a FDCPA Cease and Desist notice to my Servicer, I hereby withdraw such notice and understand that Servicer must contact me through the loan modification process or to find other alternatives to foreclosure.

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	Loan Number:				
By signing this document, I/wo information may constitute fra	-	hful. I/We under	stand that knowingly submitting false		
Borrower Signature		Date			
Co-Borrower Signature		Date			
	TO BE COMPLETED BY	INTERVIEWE	R		
This request was taken by:	Interviewer's Name (print or type)	& I.D. Number	Name/Address of Interviewer's Employer		
☐ Face-to-face Interview ☐ Mail	Interviewer's Signature	Date	_		
☐ Telephone ☐ Internet	Interviewer's Phone Number (incl	ude area code)	Servicer/Interviewer's Email Address		
Loan Number	Interviewer's Fax Number				

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