

TD Bank, N.A. is dedicated to delivering exceptional Customer service, and we recognize financial hardships make it difficult to meet your monthly obligations. Please complete and return this packet along with the documentation listed below for consideration of Loss Mitigation options.

Income documentation needed for Modification review:

- Wage Earners: Two most recent, consecutive pay stubs.
- Self-Employed: Profit and Loss statement for the two most recent months (must be two full months).
- Fixed Income: Current year award or benefit statement from provider with amount, frequency, and duration (Social Security, disability, death benefits, pension, public assistance, or unemployment).
- Rental Income: Current Lease agreement and proof of payment.
- Other Income: Documentation of any other household income not listed above.

Documentation needed for Short Sale:

- Purchase and Sale Agreement.
- HUD-1.
- Most recent Mortgage Statement or payoff quote for any additional Mortgages on this property.

Third Party Authorization:

-If you would like TD Bank to speak to your realtor, attorney or other third party, you must provide in writing, authorization that includes: your loan number, the third party(s) full name, contact information, last four digits of third party(s) social security number OR date of birth, your full name, signature, and date of authorization.

Important Tips and Reminders

- To be considered for a Loan Modification, your loan must have originated a minimum of 12 months prior to today's date.
- Please do not send us original financial documents. Copies of your financial documents are all that is required so that you may retain the originals for your records. Original financial documents will not be returned.
- Please submit all of the requested information at the same time, as submitting items separately may result in a delay in your review. We are not able to process your request until all sections of the application have been completed and all documentation has been received.
- For short sale requests, a fee may be assessed to your account to properly evaluate the current market value of your property (approximate cost \$250-\$500, unless otherwise disclosed). This fee represents the fee charged by the third-party assessor and does not include any additional fees charged by TD bank for processing or providing you a copy. This fee may be paid down or in full at any time during the life of your loan, and does not accrue interest. We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan modification option does not close. You can pay for an additional appraisal for your own use at your own cost.
- Collection and/or Foreclosure activities will continue until this completed packet is returned in its entirety, unless prohibited by state or federal law.
- Upon receipt of your packet, you will be notified within 5 business days if any additional documentation is needed.
- You will be notified in writing if your request is approved or denied within 30 days of the receipt of a completed package.
- All Short Sales are limited to 5% realtor commission, \$1,200 cap on title/attorney/third party fees.
- For short sales, seller concessions will not be approved by TD Bank.

Please return this packet along with the requested items above as soon as possible using one of the following methods:

Fax: 1-(207)-317-4813 (Fax cover sheet is attached on page 5 for your convenience)
U.S. Mail Address: TD Bank, N.A. E-mail: SupportOpsLM@TD.com
PO Box 9547
Portland, Maine 04112 Attn: Loss Mitigation Support

Questions about completing the form or what information is required? Call us at 1-(800)-742-2651 to speak to a live representative.

We're committed to getting things right.

If you think there's an error, would like to send a request for information, or have a credit bureau dispute related to your mortgage or home equity, write us at **TD Bank, Operations Center, P.O. Box 218, Lewiston, ME 04243**. Include your name, property address, account number or other identifying information, and description of error or request for information, as well as why you believe there is an error. A delay may be experienced if the letter is not mailed to the specified address.: TD Bank, N.A., Loss Mitigation, PO Box 9547, Portland, Maine 04112.

Loan Number: _____

Borrower

Borrower's Name: _____

Social Security #: _____

*Home phone #: _____

*Cell phone #: _____

Best time to call: _____

I want to: Keep the property

The property is my: Primary Residence

The property is: Owner Occupied

Property Address: _____

Mailing Address: _____

Co-borrower

Co-borrower's Name: _____

Social Security #: _____

*Home phone #: _____

*Cell phone #: _____

Best time to call: _____

Sell the property

Second Home Investment

Renter Occupied Vacant

*E-mail Address: _____

Number of People in household (Primary Residence): _____ Number of automobiles: _____ Do you use public transportation? Yes No

Is the property listed for sale? Yes No

Have you received an offer on the property? Yes No

Amount of offer: \$ _____

Date of the offer: _____

Have you contacted a credit-counseling agency for help? Yes No

If yes, please complete the following:

Counselor Name: _____

Agency Name: _____

Who pays the real estate tax bill on your property?
 I do Lender does Paid by Condo or HOA

Are the taxes current? Yes No

Condominium or HOA fees? Yes No

Monthly Tax Bill: \$ _____ Monthly HOA: \$ _____

Who pays the hazard insurance premium for your property?
 I do Lender does Paid by Condo or HOA

Is the policy current? Yes No

Name of insurance company: _____

Monthly Hazard Insurance premium: \$ _____

Has this debt been included in a Bankruptcy filing? Yes No If yes, Chapter 7 Chapter 13 Case # _____

What is the status of your Bankruptcy case involving this debt? Active Discharged Reaffirmed

Additional Liens on the Property

Lien Holder Name	Principal Balance	Monthly Payment	Loan Number
	\$ _____	\$ _____	
	\$ _____	\$ _____	

*TD Bank, N.A. may contact you using the information provided above, such as your home phone number, cell phone number, and e-mail address to service your loan.

Hardship Affidavit - please select all that apply to your current financial situation

<input type="checkbox"/> My household income has been reduced When did the income reduction occur? _____ My pre-tax household income has been reduced by \$ _____ <input type="checkbox"/> Hourly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Yearly <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly My household Income has been reduced because: <input type="checkbox"/> Loss of overtime <input type="checkbox"/> Reduction in wages/salary <input type="checkbox"/> Disability <input type="checkbox"/> Unemployment <input type="checkbox"/> Loss of Self-employed earnings <input type="checkbox"/> Furlough <input type="checkbox"/> Other _____	<input type="checkbox"/> My expenses have increased When did your expenses increase? _____ My monthly expenses have increased by \$ _____ My monthly expenses have increased due to: <input type="checkbox"/> Adjustable rate Mortgage Increase <input type="checkbox"/> Medical Expenses <input type="checkbox"/> Casualty Loss (Hurricane, Flood,etc.) <input type="checkbox"/> Other _____
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Monthly Household Income

	Gross	Net
Monthly Wages	\$	\$
Overtime	\$	\$
*Child Support/ Alimony	\$	\$
Social Security/SSDI	\$	\$
Pension, Retirement/ Annuities	\$	\$
Tips, Commissions, Self-Employment Income	\$	\$
Rental Income	\$	\$
Unemployment Income	\$	\$
Food Stamps/Welfare	\$	\$
Other	\$	\$
Total Monthly Income	\$	\$

Monthly Household Expenses

First Mortgage Payment	\$
Second Mortgage Payment	\$
Car Payment(s)	\$
Food/Groceries	\$
Credit Card/Installment Loans	\$
Utilities(Heat, Electricity, Cable, Internet, Phone, Water/Sewer)	\$
Health Insurance	\$
Auto Insurance/Gas	\$
Other	\$
Other	\$
Total Monthly Expenses	\$

Household Assets

Checking Account(s)	\$
Checking Account(s)	\$
Savings Account(s)	\$
CD's	\$
Stock/Bonds	\$
Cash on hand	\$
Other Real Estate	\$
Other	\$
Other	\$
Other	\$
Total Assets	\$

* You are not required to disclose child support or alimony income, unless you choose to have it considered by TD Bank, N.A.

Acknowledgement and Affidavit

1. I certify that all of the information in this document is truthful and the event(s) identified on page 3 is/are the reason that I need to request a modification or short sale.
2. I understand that TD Bank may investigate the accuracy of my statements and may require me to provide supporting documentation.
3. I understand TD Bank will pull a current credit report on all borrowers obligated on the Note (borrowers protected under the United States Bankruptcy Code will not have a credit report pulled).
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, TD Bank may cancel any modification or short sale and may pursue foreclosure on my home.
5. I am willing to provide all requested supporting documents and to respond to all questions in a timely manner.
6. I understand that TD Bank will use the information in this document to evaluate my eligibility for a loan modification or short sale, but TD Bank is not obligated to offer me assistance based solely on the statements in this document.
7. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive obligations.
8. I agree to the fee assessment to my account in relation to the property appraisal that TD Bank will obtain for my short sale review.
9. I understand that TD Bank 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 in terms of TD Bank's modification and short sale agreement by TD Bank to (a) any regulatory agency, (b) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien mortgage loan(s), and (c) any HUD-certified housing counselor.

Borrower Signature

Date

Co-borrower Signature

Date

Notice to Borrowers

Be advised that by signing this document you understand that documents and information you submit to TD Bank in connection with TD Bank's Loss Mitigation program are under penalty of perjury. I understand that submission of this information in no way obliges TD Bank to provide assistance to me. The information contained in these documents is subject to examination and verification. By signing this document you certify, represent and agree that: "under penalty of perjury, all documents and information I have provided to TD Bank in connection with TD Bank's Loss Mitigation program, including the documents and information regarding my eligibility for the program, are true and correct."

Important Notice: Please be advised that TD Bank, N.A. has not received any notice (actual, constructive, or otherwise) indicating that any recipient hereof is subject to the automatic stay of section 362 of the Bankruptcy Code, 11 U.S.C § 362, or has received a Discharge under applicable Federal Bankruptcy laws. If any recipient hereof has received a Discharge or has sought relief under Federal Bankruptcy laws, please be further advised that this letter constitutes neither a demand for payment of the above-referenced account, nor a notice of personal liability to, nor action against, any recipient hereof. Rather, this letter is being furnished for informational purposes only.

We are attempting to collect a debt owed us and any information we obtain from you will be used for that purpose.

Fax Cover Letter- Loss Mitigation

To: **TD Bank, N.A.**
Loss Mitigation
PO Box 9547
Portland, Maine 04112

Fax #: 207-317-4813

Phone #: 1-800-742-2651

Date:

Number of pages including cover sheet:

From:

Hours of Operation: 8:00am – 9:00pm Monday – Friday and 8:00am – 5:00pm Saturday