



Dear Homeowner(s):

We want you to know that we are here to help and it's critical that you work with us on a resolution for any issues that may affect your ability to make timely mortgage payments.

We may have some options available to you including, but not limited to a repayment plan, loan modification, forbearance, short sale, and Deed in Lieu of foreclosure. Please find enclosed a Mortgage Assistance Application that will help us determine which options we may have to help provide assistance for your financial situation. Please complete the attached Mortgage Assistance Application and provide all the required documentation.

Please continue to make your monthly payment. Phone calls and/or letters may be received from our office asking for a payment while we consider any options that may be available.

All steps of the application must be completed, including signatures and supporting documentation.

- When the Borrower Assistance Package is received, the Loss Mitigation department will be contacting you to advise that it was received and notifying you if additional information is needed
- Within 30 calendar days from the date a complete Borrower Assistance Package is received, you will be notified whether an option is available to you
- If you are not eligible for a Loss Mitigation option, the reason for denial will be provided by mail

The completed Borrower Assistance package must be received 15 days from the date of this letter. Based on state law, properties located in the state of California with a scheduled foreclosure sale date within 7 business days are subject to different timeframes.

**\*\*Please note: It is not required to postpone or stop any foreclosure sale date if the completed Borrower Assistance Package is received within 37 days of the foreclosure sale date.**

Please send completed documentation to one of the following below:

**Mail:**

Mid America Mortgage  
Attn: Loss Mitigation  
PO Box 2229  
Addison, TX 75001-2229

**Fax:** (866) 740-0244

**Email:** LossMitigation@MidAmericaMortgage.com

While being reviewed for Loss Mitigation options a fee to validate the value of the property may be assessed to the account at your expense. You are entitled to receive a copy of the appraisal, automated valuations model or broker price opinion used to determine the value of your property developed in connection with Loss Mitigation review

Please also note:

- If approved for a Loss Mitigation option, we will follow standard industry practice and report to the major credit reporting agencies that your mortgage was modified or was settled for less than the total amount due, as applicable. We have no control over or responsibility for the impact of this reporting on your credit score.
- If Loss Mitigation review results in an approval there may be tax consequences. To determine whether or to what extent you have any tax liability, you are encouraged to contact a tax professional.
- Most modifications require an escrow account for the payment of taxes and insurance. If your loan does not currently have an escrow account for the payment of taxes and insurance, one may be added.
- Clear title may be required in order to proceed with a Loss Mitigation option.

If you need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services.

If you have any questions in this regard, please do not hesitate to contact us at (888) 845-6535 Monday through Friday, 8AM AM to 6 PM, Central Time.

Mid America Mortgage is a debt collector. Mid America Mortgage is attempting to collect a debt and any information will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of the debt, this communication is not an attempt to collect the debt against you personally, but it is a notice of possible enforcement of the lien against the collateral property.



## **DOCUMENT CHECKLIST**

The documentation below must be included for all applicants to determine eligibility for potential loss mitigation programs. Please ensure all items are included. If you have questions concerning this package please contact us toll-free at (888) 645-6535 Monday through Friday, 8 a.m. to 5 p.m. Central Time. Please note if further documentation is needed to clarify the below requirements, we may request it.

- ❑ **Mortgage Assistance Application Form 710:** Pages 1-4 must be completed. Please do not leave any columns or sections blank. If a category does not apply to you, you may use a zero or "N/A"
- ❑ **Borrower Expense Form:** Please do not leave any columns or sections blank. If you do not have certain expenses for a category, you may use a zero or "N/A."
- ❑ **IRS 4506-T Form:** Each applicant must fill in their first & last name, address, social security number, and sign & date the bottom of the form.
- ❑ **Most Recent Filed Tax Return:** Must include **ALL** pages and schedules. Page 2 of the 1040 must be signed. Tax transcripts are not acceptable. If the most recent year has not been filed, please provide proof of extension request and the most recent tax return that has been filed.

### **Proof of Income:**

Please provide paperwork for EVERY source of income received on a regular basis. At a minimum, all income reported on tax returns & shown on bank statements must be provided.

- ❑ **Paid by an Employer:**
  - 30 days of the most recent (consecutive) paystubs
  - Documentation showing your official start date.
- ❑ **Self-Employed:**
  - 3 most recent (consecutive) monthly profit & loss statements: Must include gross income, itemized expenses, net income, personal name, and company name.
  - YTD profit and loss statements are required for USDA loans.
- ❑ **Rental Income:**  Lease agreements AND  Bank statements showing 2 most recent (consecutive) rental deposits.
- ❑ **Income from Social Security, Disability, Unemployment, Pension, Food Stamps, or Public Assistance:**  Most recent award letter or legal agreement stating the amount, frequency, and duration of benefits.
- ❑ **Income from Alimony or Child Support (Optional)\*:**
  - Do you want us to consider Alimony or Child support income for repaying this loan?  
 Yes  No
    - If yes, please provide the legal agreement that states the amount, frequency, and duration of the income
- ❑ **Bank Statements:** Must provide **ALL** pages, including pages intentionally left blank
  - **Personal Accounts:** 2 most recent (consecutive) statements showing applicant's name, address, account number, and bank name.

- **Business Accounts:** 3 most recent (consecutive) statements showing business name, address, account number, and bank name.
- **Hardship Letter:** Must describe the circumstance(s) that caused the account to fall behind. If any applicant is not receiving income please document in this letter
- **3<sup>rd</sup> Party Authorization:** If applicable, required if allowing a 3rd party to access your mortgage information such as a realtor, title company, financial counselor, etc.
- **Non-Borrower Credit Authorization Form:** If applicable, required if you will be using additional income from a person not currently listed on the mortgage. Please note all information from the checklist is also required for non-borrowers

\*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.

### **Additional Document Checklist for Pre-Foreclosure Sale**

In addition to the required documents stated above, the following additional documentation below must also be included for all applicants to determine eligibility for potential pre-foreclosure sale. Please ensure all items are included. If you have questions concerning this package please contact us at (888) 845-6535. Please note if further documentation is needed to clarify the below requirements, we may request it.

- **Current Listing Agreement:** Must be signed and dated by all parties.
- **Current Sales Contract:** Must be current sales contract fully executed by all parties.
- **Closing Disclosure:** Must include all appropriate information including estimated closing date and title company information.
- **Proof of funds:** Required.
- **3<sup>rd</sup> Party Authorization** for Real Estate Agent: Required.

Loan number:

## Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to Mid America Mortgage, Attn: Loss Mitigation via mail: PO Box 2229, Addison, TX 75001-2229, fax: (866) 740-0244, or online: [LossMitigation@MidAmericaMortgage.com](mailto:LossMitigation@MidAmericaMortgage.com) We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact Mid America Mortgage at (888) 845-6535.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

### Borrower Information

**Borrower's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_  Cell  Home  Work  Other

Alternate phone number: \_\_\_\_\_  Cell  Home  Work  Other

**Co-borrower's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

E-mail address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_  Cell  Home  Work  Other

Alternate phone number: \_\_\_\_\_  Cell  Home  Work  Other

Preferred contact method (choose all that apply):  Cell phone  Home phone  Work phone  Email  Text—checking this box indicates your consent for text messaging

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?  Yes  No

### Property Information

Property Address: \_\_\_\_\_

Mailing address (if different from property address): \_\_\_\_\_

- 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

Is the property listed for sale?  Yes  No – If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable: \_\_\_\_\_

Is the property subject to condominium or homeowners' association (HOA) fees?  Yes  No – If yes, indicate monthly dues: \$ \_\_\_\_\_

## 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"> <li>▪ Not required</li> </ul>
<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"> <li>▪ Not required</li> </ul>
<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"> <li>▪ Not required</li> </ul>
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> <li>▪ Not required</li> </ul>
<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"> <li>▪ Written statement from the borrower, or other documentation verifying disability or illness</li> <li>▪ <b>Note:</b> Detailed medical information is not required, and information from a medical provider is not required</li> </ul>
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> <li>▪ Final divorce decree or final separation agreement <b>OR</b></li> <li>▪ Recorded quitclaim deed</li> </ul>
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>▪ Recorded quitclaim deed <b>OR</b></li> <li>▪ Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul>
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> <li>▪ Death certificate <b>OR</b></li> <li>▪ Obituary or newspaper article reporting the death</li> </ul>
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <li>▪ <b>For active duty service members:</b> Permanent Change of Station (PCS) orders or letter showing transfer.</li> <li>▪ <b>For employment transfers/new employment:</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b></li> <li>▪ Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> </ul>
<input type="checkbox"/> Other – hardship that is not covered above: _____ _____ _____ _____ _____	<ul style="list-style-type: none"> <li>▪ Written explanation describing the details of the hardship and any relevant documentation</li> </ul>

## Borrower Income

Please enter all borrower income amounts in middle column.

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> <li>Most recent pay stub and documentation of year-to-date earnings if not on pay stub <b>OR</b></li> <li>Two most recent bank statements showing income deposit amounts</li> </ul>
Self-employment income	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing self-employed income deposit amounts <b>OR</b></li> <li>Most recent signed and dated quarterly or year-to-date profit/loss statement <b>OR</b></li> <li>Most recent complete and signed business tax return <b>OR</b></li> <li>Most recent complete and signed individual federal income tax return</li> </ul>
Unemployment benefit income	\$	<ul style="list-style-type: none"> <li>No documentation required</li> </ul>
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>OR</b></li> <li>Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements demonstrating receipt of rent <b>OR</b></li> <li>Two most recent deposited rent checks</li> </ul>
Investment or insurance income	\$	<ul style="list-style-type: none"> <li>Two most recent investment statements <b>OR</b></li> <li>Two most recent bank statements supporting receipt of the income</li> </ul>
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> <li>Two most recent bank statements showing receipt of income <b>OR</b></li> <li>Other documentation showing the amount and frequency of the income</li> </ul>

## Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

## 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. 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.
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 plan, I agree that my first timely payment under the plan will serve as acceptance of the 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: \_\_\_\_\_

**Please submit your completed application, together with the required documentation, to Mid America Mortgage, Attn: Loss Mitigation via mail: PO Box 2229, Addison, TX 75001-2229, fax: (866) 740-0244 , or online: LossMitigation@MidAmericaMortgage.com We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.**

**We will use the information you provided to help us identify the assistance you may be eligible to receive.**



## 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 seq.), 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.

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

## ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification or forbearance of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements, and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
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, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That I have not received a condemnation notice, there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify, and: (a) for consideration for the Home Affordable Modification Program (HAMP) or unemployment assistance, my property is owner-occupied and I intend to reside in this property for the next twelve months, or (b) for consideration for the Home Affordable Foreclosure Alternatives Program (HAFA), my property has been owner-occupied within the last twelve months.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or forbearance 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.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. 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 Making Home Affordable Agreement by 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 Making Home Affordable; and (e) any HUD-certified housing counselor.

The undersigned certifies/y under penalty of perjury that all statements in this document are true and correct.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Date

## Borrower Expense Form

Borrower Information	
Borrower's Name	Loan Number
Co-Borrower's Name	Property Address
Monthly Expenses	
Electric	\$
Heat/Gas	\$
Water	\$
Garbage/Sewer	\$
Cell Phone	\$
Internet	\$
Cable/Satellite	\$
Insurance (Life, Health) *If not deducted from your paycheck	\$
Insurance (Auto)	\$
Misc. Housing Expenses	\$
Transportation (Fuel)	\$
Food	\$
Spending/Other	\$
Dependent Care	\$
Medical	\$
Job Related Expenses	\$
<b>TOTAL</b>	<b>\$</b>

### Borrower/Co Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in the form is truthful.
2. The accuracy of this information 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 laws.

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Borrower Signature	Date	Co-Borrower Signature	Date

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

## **Hardship Letter**

Please describe the circumstance(s) in detail that caused the account to fall behind. Also, if an applicant is not receiving income, please explain in this letter. Please do not send medical information. As required by law, we are prohibited from obtaining or using medical information (e.g., diagnosis, treatment or prognosis) in connection with your eligibility or continued eligibility for credit. We will not use it when evaluating your request and it will not be retained.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

**Profit and Loss Statement**

If you receive self-employment income, please use the template below as a guide to create a profit and loss statement for your three most recent & consecutive months' business finances. If you have multiple businesses, we require a profit and loss statement for each business. Personal expenses should not be documented on this form.

**All boxes must be filled in. If a box does not apply to you, write "N/A" or "0."**

Business Name & Borrower Name

What percentage of the business do you own?

Date: MM/YY	Month 1	Month 2	Month 3	Totals
Gross Profit	\$	\$	\$	\$
<b>ITEMIZED OPERATING EXPENSES</b>				
Advertising	\$	\$	\$	\$
Amortization	\$	\$	\$	\$
Auto Expenses	\$	\$	\$	\$
Bank Charges	\$	\$	\$	\$
Dues & Subscriptions	\$	\$	\$	\$
Employee Benefits	\$	\$	\$	\$
Insurance	\$	\$	\$	\$
Interest	\$	\$	\$	\$
Office Expenses	\$	\$	\$	\$
Payroll Taxes	\$	\$	\$	\$
Rent	\$	\$	\$	\$
Repairs & Maintenance	\$	\$	\$	\$
Salaries & Wages for Yourself	\$	\$	\$	\$
Salaries & Wages for Employees	\$	\$	\$	\$
Supplies	\$	\$	\$	\$
Taxes & Licenses	\$	\$	\$	\$
Telephone	\$	\$	\$	\$
Utilities	\$	\$	\$	\$
Other	\$	\$	\$	\$
<b>Total Operating Expenses</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>Personal Income Taxes</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>NET PROFIT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

## Third Party Authorization Form

Mortgage Holder Information	
Borrower Name:	Loan Number:
Property Address:	
Third Party Information	
Third Party Name:	Relationship to Customer:
Third Party Phone:	Third Party's Fax
Third Party's Email Address:	
Third Party's Address:	
<p><b>Notes</b> (Please include any notes such as customer's birthdate etc. that may help us better verify the third party when they contact us.):</p>	

I/we do hereby authorize the Third Party listed above to obtain public and non-public personal financial information contained in my Mortgage account which may include, but are not limited to, loan balances, final payoff statement, loan payment history, payment activity, and/or property information. My signature approves the authorization of the third party. I/we understand this authorization may be withdrawn at any time at my/our request.

\_\_\_\_\_  
**Borrower Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Borrower Signature (if applicable)**

\_\_\_\_\_  
**Date**

## **Non-Borrower Credit Authorization Form**

(If Applicable)

Your request for Hardship Assistance or Uniform Borrower Assistance Form (Form 710) indicates that a non-borrower may contribute to your total household income. For our purposes, a “nonborrower” is an individual who resides in your home and contributes to the household income but is not personally obligated on your mortgage loan. If you would like that income considered for your review, as part of the evaluation process, a Credit Authorization Form must be completed and signed by each non-borrower.

**Note:** Updated or additional documents may be required. Copies of this form may be used if you have more than one non-borrower contributing to your total household income. Please have the non-borrower fully execute the below **NON-BORROWER CREDIT AUTHORIZATION FORM**.

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### **NON-BORROWER CREDIT AUTHORIZATION FORM TO OBTAIN CONSUMER CREDIT REPORT**

The undersigned non-borrower certifies the following:

1. I am an occupant of the Property Address: \_\_\_\_\_
2. I contribute to the total household income of the Property;
3. I understand and acknowledge that the servicer is evaluating the mortgage loan that is secured by the Property for the federal government’s Home Affordable Modification Program (HAMP) or any other investor specific loss mitigation program.
4. I hereby authorize the servicer, or its designated agent, to obtain and review a consumer credit report containing my credit history and other non-public information as part of its evaluation process.

This Authorization shall constitute the undersigned’s agreement to allow the servicer to obtain a copy of a consumer credit report in the manner permitted by the Fair Credit Reporting Act.

\_\_\_\_\_  
**Name (Non-Borrower)**

\_\_\_\_\_  
**Signature (Non-Borrower)**

\_\_\_\_\_  
**Date**

\_\_\_\_ - \_\_\_\_ - \_\_\_\_  
**Social Security Number (Non-Borrower)**

\_\_\_\_\_  
**Date of Birth (Non-Borrower)**

# CONTRIBUTOR APPLICATION

The contributor must complete and submit this form along with other required documentation for contribution income to be considered in the review for foreclosure prevention options. On this form, you must disclose information about (1) you and your residency status; (2) information about your income, expenses and financial assets (3) and information about the mortgage(s) or other single family real estate that you own. Finally, you will need to return the completed package to Nationstar, signed and dated; along with (2) a completed and signed IRS Form 4506-T or 4506T-EZ; and (3) all required income documentation.

On Page 2 you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your contributor application.

LOAN NUMBER \_\_\_\_\_

Property Address Contributing to: \_\_\_\_\_

I currently:      reside and intend to continue to reside in this property  
                        live in a property other than this property

The property is currently:            Primary Residence            A second Home            An Investment Property

CONTRIBUTOR		CONTRIBUTOR #2	
CONTRIBUTOR'S NAME		CONTRIBUTOR'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	
MAILING ADDRESS			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)		EMAIL ADDRESS	

## INCOME & EXPENSES WORKSHEET

All Contributor Monthly Income Sources (Documentation is required to support contribution amount)	Monthly Contributor Expenses/Debt	Contributor Assets			
Monthly Gross Wages	\$	Other Mortgages***	\$	Checking Account(s)	\$
Overtime	\$	Other Home Insurance***	\$	Checking Account(s)	\$
Self-employed Income	\$	HOA/Condo Fees (Documentation Required)***	\$	Savings / Money Market	\$
				CDs	\$
Unemployment Income	\$	Alimony, Child Support payments**	\$	Stocks/Bonds	\$
				Other Cash on Hand	\$
Untaxed Social Security / SSD	\$	Credit Cards/ Installment Loan(s) (total minimum payments per month)	\$	Other Real Estate	\$
					\$
					\$
Food Stamps/Welfare	\$	Property Taxes***	\$		\$
Taxable Social Security or Retirement Income	\$	Car Payments	\$		\$
Child Support / Alimony**	\$	Auto Insurance	\$		\$
		Utilities	\$		\$
Tips, commissions, bonus, and overtime	\$	Cable	\$		\$
Gross Rents Received***	\$		\$		\$
Other_____	\$	Other_____	\$	Other_____	\$
Total(Gross Income)	\$	Total Debt/Expenses	\$	Total Assets:	\$

**\*\* 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 / expenses received from all properties you own EXCEPT a property for which you are contributing to in this Section.**

<input type="checkbox"/>	<p><b>Contribution Amount:</b></p> <p>I contribute the following income to the expenses of the household and towards the mortgage payments each month and will continue to do so for the foreseeable future (Check one):</p> <p style="text-align: center;">_____ 100% of my income      _____ Other Amount</p>
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<p style="text-align: center;"><b>Do you earn a wage?</b> <input type="checkbox"/></p> <p>For each contributor who is a salaried employee or hourly wage earner, provide the most recent pay stub(s) that reflects at least 30 days of year-to-date income.</p>	<p style="text-align: center;"><b>Are you self-employed?</b> <input type="checkbox"/></p> <p>For each contributor who receives self-employed income, provide your most recent signed and dated quarterly or year-to date profit and loss statement.</p>
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<input type="checkbox"/>	<p><b>IRS Forms:</b></p> <p>Include a signed IRS Form 4506-T or 4506T-EZ</p>
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<input type="checkbox"/>	<p><b>"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:</b></p> <p>Reliable third-party documentation describing the amount and nature of the income (e.g., employment contract or printouts documenting tip income).</p>
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<input type="checkbox"/>	<p><b>Social Security, disability or death benefits, pension, public assistance, or adoption assistance:</b></p> <p>Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and</p> <p>Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.</p>
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<input type="checkbox"/>	<p><b>Rental income:</b> Provide your most recent Federal Tax return with all schedules, including Schedule E and a copy of the current lease agreement with either two (2) months bank statements or cancelled rent checks demonstrating receipt of rent.</p>
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<input type="checkbox"/>	<p><b>Investment income:</b></p> <p>Copies of the two most recent investment statements or bank statements supporting receipt of this income.</p>
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<input type="checkbox"/>	<p><b>Alimony, child support, or separation maintenance payments as qualifying income:*</b></p> <p>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</p> <p>Copies of your two most recent bank statements or other third-party documents showing receipt of payment.</p> <p><b>*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></p>
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# CONTRIBUTOR FORM

## Contributor Acknowledgement and Agreement

- 1 I certify that all of the information in this Contributor Package is truthful.
- 2 I understand and acknowledge that the Servicer, the U.S. Department of the Treasury, the owner or guarantor of the mortgage loan, or their respective agents may investigate the accuracy of my statements, may require me to provide additional supporting documentation and that knowingly submitting false information may violate Federal and other applicable law.
- 3 Although I am not a borrower on the loan for which modification assistance is requested, I currently occupy the property encumbered by the mortgage/deed of trust and agree that my income will be considered in the borrower's request to obtain modification assistance.
- 4 I authorize and give permission to the Servicer, the U.S. Department of the Treasury, and their respective agents, to pull my credit report to verify occupancy status.
- 5 I certify that the residence I am contributing to is a habitable residential property that is not subject to a condemnation notice.
- 6 I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
- 7 I understand that the Servicer will use this information to evaluate the borrower for available relief options and foreclosure alternatives, but the Servicer is not obligated to offer assistance based solely on the representations in this document or other documentation submitted in connection with the request.
- 8 I understand that the Servicer will collect and record personal information that I submit in this contributor package during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any relief or foreclosure alternative that I receive to any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
- 9 I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.

The undersigned certifies under penalty of perjury that all statements in this document are true and correct.

_____ <b>Contributor Signature</b>	_____ <b>Social Security Number</b>	_____ <b>Date of Birth</b>	_____ <b>Date</b>
_____ <b>Contributor #2 Signature</b>	_____ <b>Social Security Number</b>	_____ <b>Date of Birth</b>	_____ <b>Date</b>