## UNIFORM BORROWER ASSISTANCE FORM FOR GOVERNMENT LOANS

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy and (4) your credit counseling agency.

On Page 2, you must disclose information about <u>all</u> of your income expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that <u>all</u> of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) required income documentation and (3) required hardship documentation.

Loan Number: (usually found on your monthly m	ortgage statement)				
Servicer's Name:	Number of People in household:				
I want to: ☐ Keep the Property ☐ Vacat	e the Property				
The property is currently:   My Primary Residence   Secon	d Home				
The property is currently:   Owner Occupied  Rente	er Occupied				
BORROWER	CO-BORROWER				
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				
MAILING ADDRESS					
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)	EMAIL ADDRESS				
Is the property listed for sale? ☐ Yes ☐ No	Have you contacted a credit counseling agency for help?	-			
If yes, what was the listing date?	☐ Yes ☐ No				
If property has been listed for sale, have you received an offer on the	If yes, please complete the counselor contact information below:				
property?	Counselor's Name:				
Date of offer Amount of offer?	Agency's Name:				
Agent's Name?	Counselor's Phone Number:				
Agent's Phone Number: For Sale by Owner?	Counselor's Email Address:				
Do you have condominium or homeowner association (HOA) fees?					
Total Monthly amount: \$ Name and Address fee	s are paid to?				
Have you filed for bankruptcy? ☐ Yes ☐ No If yes?	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13				
If yes, what is the filing date? Has your bankruptcy been	discharged? ☐ Yes ☐ No Bankruptcy case Number:				
Is any borrower an active duty service member?	□ Yes □ No				
Has any borrower been deployed away from his/her primary residence or received a Permanent Change of Station order?					
Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?					

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Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds			
Gross wages	\$	First Mortgage Payment		\$	Checking Account(s)		\$
Overtime	\$	Second Mortgage Payment		\$	Checking Account(s)		\$
Child Support / Alimony*	\$	HOA/Condo Dues		\$	Savings / Money Market		\$
Non-taxable social security/SSDI	\$	Alimony, child support payments*		\$	CDs		\$
Taxable SS benefits, annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)		\$	Stocks / Bonds		\$
Tips, commissions, bonus and self- employed income	\$	Auto Fuel/Insurance		\$	Other Cash on Hand		\$
Rents Received	\$	Auto Payments		\$	Other Real Estate (estimated value)		\$
Unemployment Income	\$	Food		\$	Other		\$
Food Stamps/Welfare	\$	Utilities/Phone/Cable		\$			\$
Other	\$	Housekeeping Supplies		\$			
		Personal Care Products & Ser	vices	\$			
		Apparel & Services		\$			
		Other		\$			
Total (Gross income)	ş	Total Household Expenses a Payments	nd Debt	\$	Total Assets		\$
Any other liens (mortgage liens, me	echanics liens,	tax liens, etc.)		•			•
Lien Holder's Name	Balance & Inte		Loan Nur			Lien Holder's Phone Nu	umber
Required Income Documentation							
□ Do you earn a salary or hourly wage?  For each borrower who is a salaried employee or  For each borrower who is a salaried employee or  For each borrower who receives self-employed income, include a complete, signed							
paid by the hour, include paystub(s) reflecting the individual federal income tax return and, as applicable, the business tax return; AND							
most recent 30 days' or four w	_			-		year-to-date profit/los	
documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer). that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.							
☐ Do you have any additional sources of income? Provide for each borrower as applicable:							
"Other Earned Income" such		<b>ommissions, housing allow</b> n describing the amount ar	-			employment contract	or
printouts documen			iu nature	or the income	(e.g., paystub,	employment contract	U
Social Security, disability or death benefits, pension, public assistance, or adoption assistance:							
<ul> <li>Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and</li> </ul>							
Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.							
Rental income:  Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental							
income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if							
applicable; or  If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with							
either bank statements or cancelled rent checks demonstrating receipt of rent.							
Investment income:  Copies of the two most recent investment statements or bank statements supporting receipt of this income.							
Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the							
amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and						ents will be	
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*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.						an.	

UN	IFORM BORROWER ASSISTANCE FOR	M FOR GOVERNMENT LOANS					
HARDSHIP AFFIDAVIT							
opt	n requesting review of my current financial sitions. e Hardship Began is:	uation to determine whether I qualify for temporary or permanent mortgage loan relief					
	lieve my situation is: hort-term (under 6 months) fledium-term ( 6 -12 months) ong- term or Permanent Hardship (greater than 12	2 months)					
	I am having difficulty making my monthly payment because of the reason set forth below: (Please check the primary reason and submit required documentation demonstrating your primary hardship)						
		Then the Required Hardship Documentation is:					
	Unemployment	No hardship documentation required					
	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)	□ No hardship documentation required					
	Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	□ No hardship documentation required					
	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	<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>□ Proof of monthly insurance benefits or government assistance (if applicable); OR</li> <li>□ Written statement or other documentation verifying disability or illness; OR</li> <li>□ Doctor's certificate of illness or disability; OR</li> <li>□ Medical Bills</li> <li>None of the above shall require providing detailed medical information</li> </ul>					
	Disaster (natural or man- made) adversely impacting the property or borrower's place of employment	<ul> <li>□ Insurance claim; OR</li> <li>□ Federal Emergency Management Agency grant or Small Business Administration loan; OR</li> <li>□ Borrower or employer property located in a federally declared disaster area</li> </ul>					
	Distant employment transfer/ Relocation  Business Failure	For active-duty servicemembers: Notice of Permanent Change of Station (PCS) or actual PCS orders.  For employment transfers/new employment:  Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR  Paystub from new employer In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).  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					
		<ul> <li>☐ Two months recent bank statements for the business account evidencing cessation of business activity; OR</li> <li>☐ Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>					
	Other; a hardship that is not covered above	☐ Written explanation describing the details of the hardship and relevant documentation					

## **Borrower Certification and Agreement**

- I certify and acknowledge that all of the information in this Borrower Assistance Form 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.
- 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.
- 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 ager Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining foreclosure prevention alternative.						
Borrower signature:	Date:					
Co-Borrower signature:	 Date:					