

Uniform Borrower Assistance Form

PNC Mortgage Customer Assistance 800-523-8654

Fax Number: 855-288-3974

If you are experiencing temporary or long-term financial hardship and need help, please complete and submit all required documentation to PNC Mortgage. In addition to Form 4506-T and the Making Home Affordable Program Hardship Affidavit, all other required pages are identified as "Return this Page to PNC Mortgage."

When you sign and date the Customer Hardship Assistance Package, you will make important certifications, representations and agreements, including certifying that all of the information is accurate and truthful.

BORROWER INFORMATION

Loan Account Number: _____

BORROWER

Borrower's Name: _____

Social Security Number: _____

Date of Birth: MM / DD / YYYY _____

Home Phone: (____) _____

Cell or Work Phone: (____) _____

Email: _____

CO-BORROWER

Co-Borrower's Name: _____

Social Security Number: _____

Date of Birth: MM / DD / YYYY _____

Home Phone: (____) _____

Cell or Work Phone: (____) _____

Email: _____

CO-BORROWER

Co-Borrower's Name: _____

Social Security Number: _____

Date of Birth: MM / DD / YYYY _____

Home Phone: (____) _____

Cell or Work Phone: (____) _____

Email: _____

CO-BORROWER

Co-Borrower's Name: _____

Social Security Number: _____

Date of Birth: MM / DD / YYYY _____

Home Phone: (____) _____

Cell or Work Phone: (____) _____

Email: _____

- I want to:** Keep the Property Vacate the Property Sell the Property Undecided
- The property is my:** Primary Residence Second Home/Seasonal Rental Year-Round Rental/Investment
- The property is:** Owner Occupied Tenant Occupied Vacant Other _____
- Number of People in Household:** _____

Mailing Address: _____

Property Address (if same as mailing address, just write "same"): _____

BORROWER INFORMATION

Loan Account Number:

Have you contacted a credit-counseling agency for help?

Yes No

If YES, please complete the following:

Counselor's Name:

Agency Name:

Counselor's Phone: (_ _ _) _ _ _ - _ _ _ _

Counselor's Email:

Have you filed for bankruptcy?

Yes No

If YES, please complete the following:

Chapter 7 Chapter 11 Chapter 12 Chapter 13

Filing Date:

▪ For active bankruptcy, please include all bankruptcy documentation and schedules.

Has your bankruptcy been discharged? Yes No

Bankruptcy case number:

Was the mortgage debt reaffirmed? Yes No

Is any borrower a service member?

Yes No

If YES, please complete the following:

Have you recently been deployed away from your primary residence or recently received a permanent change-of-station order? Yes No

How many single-family properties other than your primary residence do you and/or any Co-Borrower(s) own individually, jointly, or with others? _____

Has the mortgage on your primary residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification? Yes No

Has the mortgage on any other property that you or any Co-Borrower(s) own had a permanent HAMP modification?

Yes No

If YES, please complete the following:

How many: _____

Are you or any Co-Borrower(s) currently in or being considered for a HAMP trial period plan on a property other than your primary residence? Yes No

Do you have a Power of Attorney?

Yes No

If YES, please complete the following:

▪ Include a copy of the Power of Attorney documentation

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PROPERTY DETAILS

Loan Account Number:

Is the property listed for sale?

Yes No

If you have additional properties for sale, please list these properties and the information below on a separate sheet of paper.

If YES, please complete the following:

For Sale by Owner? Yes No

List Date: ____ / ____ / ____
MM DD YYYY

Agent's Name:

Agent's Phone: (_ _ _) _ _ _ - _ _ _ _

• **Include a copy of the Listing Agreement, if applicable**

If you wish to assign an Authorization to Release Information - Please Review and Sign below to allow third-party correspondence:

I/We hereby authorize my Lender, PNC Mortgage, to release information and to discuss the terms of my mortgage. This includes, but is not limited to, the negotiation of the sale of my house to (list company name) _____ and its employees including but not limited to _____ at phone (_ _ _) _ _ _ - _ _ _ _ and email _____. This authorization shall remain in effect until revoked in writing.

Borrower Signature

Social Security Number

Borrower Printed Name

Date

Co-Borrower Signature

Social Security Number

Co-Borrower Printed Name

Date

Co-Borrower Signature

Social Security Number

Co-Borrower Printed Name

Date

Co-Borrower Signature

Social Security Number

Co-Borrower Printed Name

Date

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PROPERTY DETAILS

Loan Account Number:

Have you received an offer on the property?

Yes No

If you have offers on additional properties, please list these properties and the information below on a separate sheet of paper.

If YES, please complete the following:

Closing Date: / /
MM DD YYYY

Amount of Offer: \$

- Include a copy of the Sales Contract, if applicable
- Include a copy of the Estimated HUD-1 (Settlement Statement), if applicable

Do you have condominium or homeowner association (HOA) fees?

Yes No

If YES, please complete the following:

Total monthly amount: \$

Are fees paid current?

Yes No

Name and address where fees are paid to:

- Include a copy of the most recent HOA billing statement

Does your mortgage payment include taxes and insurance?

Yes No

If NO, please complete the following:

Are taxes and insurance paid current? Yes No

Annual Homeowner's Insurance: \$

- Include a copy of the most recent Declarations Page from your insurance policy

Do you have any additional mortgages on this property?

Yes No

If YES, please complete the following:

2nd Mortgage on this Property Information:

Loan Number:

Mortgage Servicer Name:

Mortgage Servicer Phone: (_ _ _) _ _ _ - _ _ _ _

Monthly Mortgage Payment: \$

Loan Balance: \$

- Include a copy of your mortgage statement

3rd Mortgage on this Property Information:

Loan Number:

Mortgage Servicer Name:

Mortgage Servicer Phone: (_ _ _) _ _ _ - _ _ _ _

Monthly Mortgage Payment: \$

Loan Balance: \$

- Include a copy of your mortgage statement

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PROPERTY DETAILS

Loan Account Number:

If requesting assistance with a rental property, property is currently:

- Vacant and available for rent.
- Occupied without rent by your legal dependent, parent or grandparent as their primary residence.
- Occupied by a tenant as their primary residence.
- Other _____

If rental property is occupied by a tenant:

Term of lease / occupancy / / MM DD YYYY to / / MM DD YYYY Gross Monthly Rent: \$

If rental property is vacant:

Describe efforts to rent property: _____

If applicable:

Describe relationship of and duration of non-rent paying occupant of rental property: _____

Complete this section **ONLY** if you are requesting mortgage assistance with a property that is not your primary residence.

Primary Residence Servicer Name _____

Primary Residence Servicer Phone: (___) ___ - ____

Is the mortgage on your primary residence paid? Yes No

If NO, please complete the following:

State the number of months your payment is past due (if known): _____

HARDSHIP AFFIDAVIT, DOCUMENTATION, AND WRITTEN EXPLANATION

Loan Account Number: _____

I (We) am/are requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options.

Date Hardship Began: ____/____/____
MM DD YYYY

I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply) and am submitting required documentation demonstrating my hardship. Please review the necessary documentation required below based on your financial hardship situation.

If Your Hardship Is:	You are Required to Provide:
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> ▪ Proof of unemployment ▪ AND Verification of unemployment benefits ▪ OR A signed and dated written statement indicating that no unemployment benefits have been received
<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"> ▪ Proof of Income Reduction
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increased in your housing expenses due to circumstances outside your control	<ul style="list-style-type: none"> ▪ Proof of Housing Expense Increase
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriages, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none"> ▪ Divorce decree signed by the court ▪ OR Current credit report evidencing recorded divorce decree, recorded separation agreement, or non-occupying borrower has a different address ▪ OR Separation agreement signed by the court if separation is legally documented by the court ▪ OR Recorded quit claim deed evidencing that the non-occupying Borrower or Co-Borrower(s) has relinquished all rights to the property. The quit claim deed does not relinquish all borrowers from financial obligation. ▪ AND Income or expense documentation prior to the event compared to the income or expense documentation of the remaining Borrower after the event
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<ul style="list-style-type: none"> ▪ Death certificate. If a death certificate is not available, we may be able to use the following: <ul style="list-style-type: none"> ▪ Obituary or newspaper article reporting the death ▪ AND Income documentation prior to the event compared to income documentation of the remaining Borrower after the event

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HARDSHIP AFFIDAVIT, DOCUMENTATION, AND WRITTEN EXPLANATION

Loan Account Number: _____

If Your Hardship is:	You are Required to Provide:
<input type="checkbox"/> Long-term or permanent disability or serious illness of Borrower/Co-Borrower(s) or dependent family member	<ul style="list-style-type: none"> ▪ Doctor's certificate of illness or disability ▪ AND Medical bills ▪ OR Proof of monthly insurance benefits or government assistance (if applicable)
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<ul style="list-style-type: none"> ▪ Insurance claim ▪ OR Federal Emergency Management Agency grant or Small Business Administration loan ▪ OR Proof of Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/Relocation	<p>For active-duty services members:</p> <ul style="list-style-type: none"> ▪ Notice of Permanent Change of Station (PCS) or actual PCS orders <p>For employment transfers/new employment:</p> <ul style="list-style-type: none"> ▪ Copy of signed offer letter or notice from employer showing transfer to a new employment location ▪ OR Pay stub from new employer ▪ OR If none of these apply, provide written explanation ▪ AND documentation that reflects the amount of any relocation assistance provided, if applicable <p>If collecting rent on the property which you are displaced, also provide:</p> <ul style="list-style-type: none"> ▪ A copy of the most recent filed federal tax return with all schedules, including Schedule E - Supplement Income and Loss ▪ OR A copy of the current lease agreement, signed by all parties and two most current, consecutive bank statements, showing deposit of rent checks-include all pages, even blank pages or copies of two canceled rent checks <p>If paying rent in your new location, also provide:</p> <ul style="list-style-type: none"> ▪ A copy of the current lease agreement, signed by all parties ▪ OR A signed letter of explanation stating the recurring monthly rental expense
<input type="checkbox"/> Business Failure	<ul style="list-style-type: none"> ▪ Business federal tax return from the previous year, including all schedules. ▪ AND Personal federal tax return from the previous year, including all schedules ▪ AND Proof of business failure supported by one of the following: <ul style="list-style-type: none"> ▪ Bankruptcy filing for the business ▪ OR Two most recent bank statements for the business account evidencing cessation of business activity – include all pages, even blank pages ▪ OR Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<ul style="list-style-type: none"> ▪ Written explanation describing the details of the hardship and relevant documentation.

Provide an explanation of your hardship (continue on a separate sheet of paper if necessary):

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COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER(S)

Loan Account Number:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment (Primary Residence)	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment (Primary Residence)	\$	Savings/Money Market	\$
Child Support/ Alimony*	\$	Third Mortgage Payment (Primary Residence)	\$	CDs	\$
Non-taxable Social Security Benefits/SSDI	\$	Mortgage Payments on all real estate owned and additional mortgages	\$	Stocks/Bonds	\$
Taxable Social Security benefits or other monthly income from annuities or retirement plans	\$	Homeowner's Insurance Escrowed? <input type="checkbox"/> YES	\$	Other Cash on Hand	\$
Tips, commissions, bonus and self-employed income	\$	Property Taxes Escrowed? <input type="checkbox"/> YES	\$	Estimated Real Estate Value of Primary Residence	\$
Rents received	\$	HOA/Condo Fees/Property Maintenance	\$	Estimated Real Estate Value of other properties (exclude primary residence)	\$
Unemployment Income	\$	Credit Cards/Installment Loan(s) (total minimum payment per month)	\$	Pension Funds	\$
Food Stamps/Family Assistance	\$	Child Care	\$	401K	\$
Gross Rents Received	\$	Alimony/Child Support Payments	\$	Annuities	\$
Other: _____	\$	Car/Lease Payments # Vehicles ____	\$	IRAs	\$
		Auto Expenses/Auto Insurance	\$	Keogh Plans	\$
		Life Insurance premiums (not withheld from pay)	\$	Other: _____	\$
		Health Insurance premiums (if not withheld from pay)	\$		
		Medical (co-pays and monthly prescriptions)	\$		
		Food	\$		
		Water/Sewer/Trash	\$		
		Gas/Electric	\$		
		Telephone/Internet/Cable	\$		
		Cell Phone	\$		
		Other: _____	\$		
Total (Gross Income)	\$	Total Debt/Expenses	\$	Total Assets	\$

* Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

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INCOME DOCUMENTATION

Loan Account Number: _____

PNC Mortgage may request additional documentation to complete your evaluation.

Employment Status – To be Provided for each Borrower, as Applicable

Wage Earner

- Hire Date of Most Recent Employment

Borrower: ____/____/____ **Co-Borrower:** ____/____/____
MM DD YYYY MM DD YYYY

Co-Borrower: ____/____/____ **Co-Borrower:** ____/____/____
MM DD YYYY MM DD YYYY

- Most recent pay stubs showing at least 30 days of year-to-date income
- AND** Two most recent bank statements (checking and savings) - include all pages, even blank pages
- AND** Two most recent W2s
- OR** If pay stub does not reflect year-to-date earnings, then provide a signed letter or printout from employer

Self-Employed

- Federal tax return completed & signed. Include all schedules.
- AND** Two most recent years of your Business federal tax return, including K1, if applicable, completed & signed. Include all schedules.
- AND** Either the most recent signed & dated quarterly or year-to-date Profit & Loss statement that reflects activity for the most recent twelve months
- OR** Two most recent bank statements for the business account-include all pages, even blank pages

Source of Additional Household Income – to be provided for each borrower and/or contributing party, as applicable

Tips, commission, bonus, housing allowance, overtime

Provide documentation of:

- Written description of the type of income and frequency of receipt of income signed & dated
- AND** Third-party documentation describing income (e.g., paystub, employment contracts, tip income documents)
- AND** Two most recent bank statements–include all pages, even blank pages

Social Security, disability, death benefits, pension, public assistance or adoption assistance

Provide documentation of:

- Benefit statement or award letter from provider showing amount & frequency of benefits (e.g., exhibits, disability policy)
- AND** Receipt of payment (e.g., two most recent bank statements–include all pages, even blank pages or deposit advices)

Alimony, child support or separation maintenance payments

Notice: Alimony, child support or separation maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

Provide documentation of:

- Divorce decree, separation agreement or other written legal agreement filed with the court that states the amount of the payments & period of time that you are entitled to receive them
- AND** Copies of two most recent bank statements–include all pages, even blank pages or deposit advices showing you received payment

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INCOME DOCUMENTATION

Loan Account Number:

Rental properties income that is not your primary residence

Provide documentation of:

- Most recent federal tax return with all schedules, including Schedule E
- **OR** current lease agreement with bank statements showing deposit of rent checks-include all pages, even blank pages

Investment Income

Provide documentation of:

- Two most recent monthly or quarterly investment statements for any 401Ks, mutual funds, stocks, bonds, CDs, IRAs, etc. If any of this income is being used as household income, please provide two most recent bank statements showing deposit amounts – include all pages, even blank pages.

Information for Non-Borrower Contributing to Household Income

Provide documentation of:

- Two most recent months of **the borrower's** bank statements showing the non-borrower's contribution being deposited regularly-include all pages, even blank pages
- **AND** Signed and dated contribution letter from the non-borrower indicating amount contributed to the household
- **AND** Pay stubs from non-borrower showing at least 30 days of year-to-date earnings
- **AND** Signed and dated written statement from non-borrower, including the non-borrower's Social Security number, stating PNC Mortgage has authorization to pull their credit report

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OTHER PROPERTIES OWNED

Loan Account Number:

You must provide information about all properties that you or the Co-Borrower(s) own. Include your primary residence if you are requesting assistance for a property that is not your primary residence. Use additional sheets if necessary.

Other Property #1

Property Address:

Loan I.D. Number:	Monthly Principal & Interest: \$	Mortgage Balance: \$
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Servicer Name:	Monthly Tax: \$	Current Value: \$
----------------	-----------------	-------------------

Property is: <input type="checkbox"/> Vacant	Monthly Insurance: \$	Gross Monthly Rent: \$
<input type="checkbox"/> Second/seasonal home		
<input type="checkbox"/> Rented	Monthly Other (HOA, PMI, etc.): \$	

Did you submit a Hardship Package? Yes No

Other Property #2

Property Address:

Loan I.D. Number:	Monthly Principal & Interest: \$	Mortgage Balance: \$
-------------------	----------------------------------	----------------------

Servicer Name:	Monthly Tax: \$	Current Value: \$
----------------	-----------------	-------------------

Property is: <input type="checkbox"/> Vacant	Monthly Insurance: \$	Gross Monthly Rent: \$
<input type="checkbox"/> Second/seasonal home		
<input type="checkbox"/> Rented	Monthly Other (HOA, PMI, etc.): \$	

Did you submit a Hardship Package? Yes No

Other Property #3

Property Address:

Loan I.D. Number:	Monthly Principal & Interest: \$	Mortgage Balance: \$
-------------------	----------------------------------	----------------------

Servicer Name:	Monthly Tax: \$	Current Value: \$
----------------	-----------------	-------------------

Property is: <input type="checkbox"/> Vacant	Monthly Insurance: \$	Gross Monthly Rent: \$
<input type="checkbox"/> Second/seasonal home		
<input type="checkbox"/> Rented	Monthly Other (HOA, PMI, etc.): \$	

Did you submit a Hardship Package? Yes No

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BORROWER AND CO-BORROWER(S) ACKNOWLEDGEMENT AND AGREEMENT

Loan Account Number: _____

I certify, acknowledge, and agree to the following:

1. All of the information in this Uniform Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by PNC Mortgage, 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 PNC Mortgage, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, PNC Mortgage may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. PNC Mortgage is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by PNC Mortgage.
 - c. PNC Mortgage's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. PNC Mortgage or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. PNC Mortgage or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This 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. I understand and consent to PNC Mortgage or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance via cellular/mobile numbers to PNC Mortgage. This includes text messages and calls to my cellular/ mobile number including calls by our automated dialer and pre-recorded reminders. I may incur access fees from my cellular provider.

Borrower Signature	Social Security Number	/ /	Date
Co-Borrower Signature	Social Security Number	/ /	Date
Co-Borrower Signature	Social Security Number	/ /	Date
Co-Borrower Signature	Social Security Number	/ /	Date

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

RENTAL PROPERTY CERTIFICATION

You must complete this certification if you are requesting a mortgage modification with respect to a rental property.

By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property having the address set forth above and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the servicer, the U.S. Department of the Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The term "secondary residence" includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) (exclusive of my principal residence).

Notwithstanding the foregoing certifications, I may at any time sell the property, occupy it as my principal residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.

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

Initials: Borrower _____ Co-borrower _____

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	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
<i>Ethnicity:</i>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<i>Ethnicity:</i>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<i>Race:</i>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<i>Race:</i>	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<i>Sex:</i>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<i>Sex:</i>	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by interviewer

This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) & ID Number	Name/Address of Interviewer's Employer
	Interviewer's Signature Date	
	Interviewer's Phone Number (include area code)	

ACKNOWLEDGEMENT AND AGREEMENT

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 and acknowledge that the Servicer, the U.S. Department of the Treasury, the owner or guarantor of my 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 or other applicable law.
3. I authorize and give permission to the Servicer, the U.S. Department of the Treasury, and their respective agents, to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate each borrower's eligibility for MHA and the accuracy of my statements and any documentation that I provide in connection with my request for assistance. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess each borrower's eligibility thereafter.
4. 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.
5. I certify that any property for which I am requesting assistance 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 the information I provide to evaluate my eligibility for available relief options and foreclosure alternatives, but the 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.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. If I am eligible for assistance under MHA, and I accept and agree to all terms of an MHA notice, plan, or agreement, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such notice, plan, or agreement by reference as if set forth therein in full. My first timely payment, if required, following my servicer's determination and notification of my eligibility or prequalification for MHA assistance will serve as my acceptance of the terms set forth in the notice, plan, or agreement sent to me.
10. I understand that my Servicer will collect and record personal information that I submit in this Hardship Affidavit and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, 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 MHA notice, plan or agreement to the U.S. Department of the Treasury and its agents, Fannie Mae and Freddie Mac in connection with their responsibilities under MHA, companies that perform support services in conjunction with MHA, any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) and to any HUD-certified housing counselor.
11. 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.

Borrower Signature	Social Security Number	Date of Birth	Date
Co-borrower Signature	Social Security Number	Date of Birth	Date

HOMEOWNER'S HOTLINE

If you have questions about this document or the Making Home Affordable Program, 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 1-888-995-HOPE (4673). The Hotline can help with 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 your occupancy of your property, 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 my Servicer 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 misrepresentations 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.sig tarp.gov and provide them with your name, our name as your servicer, your property address, loan number and the reason for escalation. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220



Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.