

ENGAGEMENT AGREEMENT — Phase 1 Baseline Analysis | \$500 / NO UPFRONT MOD FEE

PRINT NAME/S

PROPERTY ADDRESS

SCOPE OF SERVICES

All materials received
and discussions are
treated as
confidential

Attorney-Client
work product

I am ready, able and willing to assist you with your real property as follows:

- assess your legal rights and obligations relating to the loans encumbering it
- calculate / contend with possible escrow shortfalls
- address tax ramifications (i.e., possible 'cancellation of debt' income and/or capital gains)
- explore various options available to you based on your circumstances
- explore various strategies to help you minimize negative impacts from defaulting

The **scope of my work performance is narrowly construed**. I take purposeful steps that ...

- allow me to understand your financial situation with respect to the property
- allow me to scrutinize loan and other key documentation
- frame possible scenarios that lead to recommended strategies and solutions

Without first conducting my baseline analysis regarding your financial and property situations:

- **I cannot and will not** provide legal or other advice OR talk with others on your behalf

OBJECTIVE

Review sufficient documentation that enables Attorney & Client to make informed decisions about what steps Client should / might take to address mortgage default/s. Attorney will prepare letter summarizing concerns, strategies and recommended solutions along with proposal to assist with beyond baseline analysis with possible **modification** or **short sale** alternatives / strategies.

PLEASE PROVIDE THESE DOCS + INFO:

1. **COMPLETE attached DATA SUMMARY SHEET**
2. **Complete loan documentation — THICK PACKAGE OF PAPERS THAT YOU SIGNED WITH LENDER**
 - including + Loan Applications + the Promissory Notes + Loan Disclosure Statements
 - last 2 / TWO Mortgage Statements FRONT AND BACK SIDES
3. **Complete the Financial Statement & last 2: bank statements + paystubs + FEDERAL tax returns**
 - explanation of financial hardship — complete Hardship Affidavit
4. **Provide HOA DUES statement + summary information relating to any capital improvements**

NOTE RESPECTING MODIFICATION

It is not necessary to pay a third party to arrange for a loan modification or other form of forbearance from your mortgage lender or servicer. You may call your lender directly to ask for a change in your loan terms. Nonprofit housing counseling agencies also offer these and other forms of borrower assistance free of charge. A list of nonprofit housing counseling agencies approved by the United States Department of Housing and Urban Development (HUD) is available from your local HUD office or by visiting www.hud.gov

I will use best efforts to analyze various factors affecting your Property. I have advised you / you acknowledge there are unpredictable variables that affect the disposition of it. I have informed you that neither a 'short sale' nor a 'deed in lieu of foreclosure' are ways to escape contractual obligations and neither option is available to those who can afford the mortgage and other payments. Modifications depend on borrower demonstration of an ability to service loan + other debt along with normal living expenses. I make no representations regarding the disposition of your Property or that you will or will not qualify for any retention or liquidation option. Nothing in this Agreement and nothing in my statements to you are to be construed as a promise or guarantee about the outcome of your matters. I make no such promise or guarantee. Any comments about the outcome of your matter are expressions of opinion only.

DISCLAIMER

HOW TO ENGAGE PROFESSIONAL SERVICES

Provide all requested documentation (see above) - **PAY FEE** / if applicable for services to be rendered - Fully earned fee can be paid by **cash**, **check** (payable to **Paul E. Stansen, APC**) or by **credit card** (PayPal — ADD 3%) here: <http://www.stansen.com/CC.html>

NOTE: No work is started without all completed documents delivered and fee paid.

NOTE: Any work done beyond initial review is based on separate written fee agreement.

With my/our signatures, the undersigned acknowledge/s and agree/s to the foregoing:

SIGN HERE

DATE: ____ / ____ / 201)

DATE: ____ / ____ / 201)

Email

Phone: _____ - _____

REFERRED BY / NAME:

Phone:


PAUL E. STANSEN, A Professional Corporation • TEL 888-529-6632 • FAX 818-332-4238

MAIL DOCUMENTS TO ... 26500 AGOURA ROAD # 545 - CALABASAS, CA 91302 | www.STANSEN.com • PESAPC@STANSEN.com

In order to complete your request to modify your mortgage loan(s), you must complete a **Financial Statement** and provide the information outlined below. Fax your completed package to 818-332-4238 or email / mail / deliver to: Paul E Stansen, a Law Professional Corp, 26500 Agoura Road, #545, Calabasas, CA 91302 PESAPC@Stansen.com

Borrower(s) Name: _____

Loan Number(s): _____

☐ Owner Occupied ☐ Non-Owner Occupied  **Please Designate**

Required Documentation for Borrower and Co-Borrower + \$500 FEE

If you are a Wage Earner (you receive a W-2 from your employer) please use the following checklist and submit with the Borrower's Assistance Form:

- ☐ TWO (2) Most Recent Pay Stubs
Length of service with Current Employer
Year(s): _____ Month(s): _____
- ☐ Most Recent TWO (2) months of Complete Bank Statements
- ☐ Most recent statement(s) supporting any assets you disclose
- ☐ Most Recent Tax Return
☐ Completed 4506-T – Request for Transcript of Tax Return
- ☐ Proof of Income for other household members living in the home (Alimony, Child Support, Pension, etc.) if you want such income considered for a loan workout
- ☐ Proof of occupancy – a recent utility bill in your name at property address
- ☐ If loan is Non-Escrowed
☐ A) Proof of payment of most recent taxes
☐ B) Proof of payment of Homeowner's Insurance
☐ C) Proof of payment of Homeowner's Association Fees
- ☐ Non-Owner Occupied (ONLY)
☐ A) Rental Income w/copies of Rental Agreement
☐ B) PITI & MTG Holder(s) for Prime Residence
☐ C) Primary Residence Address (input below)

+ ALL LOAN DOCUMENTS

+ Mortgage Statements

+ HOA Dues Statement - if any

If you are Self Employed, please use the following checklist and submit with the Borrower's Assistance Form:

- ☐ P & L Statement / Audited or reviewed YTD Income Statement
- ☐ Most Recent TWO (2) years of Tax Returns or 1099s
☐ Completed 4506-T – Request for Transcript of Tax Return
- ☐ Last FOUR (4) months of complete Business AND Personal Bank Statements
- ☐ Most recent statement(s) supporting any assets you disclose
- ☐ Length of time of Business Ownership
Year(s): _____ Month(s): _____
- ☐ Proof of Income for other household members living in the home (Alimony, Child Support, Pension, etc.) if you want such income considered for a loan workout
- ☐ Proof of occupancy – a recent utility bill in your name at property address
- ☐ If loan is Non-Escrowed
☐ A) Proof of payment of most recent taxes
☐ B) Proof of payment of Homeowner's Insurance
☐ C) Proof of payment of Homeowner's Association Fees
- ☐ Non-Owner Occupied (ONLY)
☐ A) Rental Income w/copies of Rental Agreement
☐ B) PITI & MTG Holder(s) for Prime Residence
☐ C) Primary Residence Address (input below)

+ ALL LOAN DOCUMENTS

+ Mortgage Statements

+ HOA Dues Statement - if any

Primary Address: _____

Comments: _____

Call 888-529-6632 to arrange for delivery of package.

Include thick packet of loan docs when loans were funded.

REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

Section A BORROWER	CO-BORROWER
Borrower's Name	Co-Borrower's Name
Social Security Number	Social Security Number
Date of Birth	Date of Birth
Home Phone Number With Area Code	Home Phone Number With Area Code
Cell or Work Number With Area Code	Cell or Work Number With Area Code
Email Address	Email Address

When you give us your mobile phone number, we have your permission to contact you at that number about all your accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Is any borrower a Servicemember? ☐ Yes ☐ No
 If yes, since 9/11/01 has the Servicemember been or is the Servicemember currently serving on active duty with the Military? ☐ Yes ☐ No
 Have you recently been deployed away from your principal residence or recently received a Permanent Change of Station (PCS) order? ☐ Yes ☐ No
 If yes, I intend to occupy this property as my primary residence some time in the future. ☐ Yes ☐ No
 Is any borrower the surviving spouse of a deceased Servicemember who was on active duty at the time of death? ☐ Yes ☐ No

The property is my: ☐ Primary Residence ☐ Second Home ☐ Investment
 The property is: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

Have you previously requested mortgage payment assistance ? ☐ Yes ☐ No
 How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others? _____
 Have you ever had a Home Affordable Modification Program (HAMP) Trial Period Plan or permanent modification on your principal residence? ☐ Yes ☐ No
 Have you or any co-borrower had a permanent HAMP modification on any other property you own? ☐ Yes ☐ No If "Yes," how many? _____
 Are you or any co-borrower currently in or being considered for a HAMP Trial Period Plan on a property other than your principal residence? ☐ Yes ☐ No

Complete this section ONLY if you are requesting mortgage assistance for a property that is not your principal residence.

Is the mortgage on your principal residence paid? ☐ Yes ☐ No If "No," number of months your payment is past due (if known): _____

▶ Number of People in Household:

Mailing Address: _____

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

Is the property listed for sale? ☐ Yes ☐ No

If yes, what was the listing date? _____

Have you received an offer on the property? ☐ Yes ☐ No

Date of Offer: _____ **Amount of Offer:** _____

Closing Date: _____

Agent's Name: _____

Agent's Phone Number: _____

For Sale by Owner? ☐ Yes ☐ No

Who pays the real estate tax bill on your property?

☐ I do ☐ Lender does ☐ Paid by condo or HOA

Are the taxes current? ☐ Yes ☐ No

Condominium or HOA Fees? ☐ Yes ☐ No \$ _____ per month

Are the fees paid current? ☐ Yes ☐ No

Name and address that fees are paid to: _____

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 Number: _____

Counselor's Email: _____

Who pays the insurance premiums for your property?

☐ I do ☐ Lender does ☐ Paid by condo or HOA

Is the policy current? ☐ Yes ☐ No

Name(s) of Insurance Company: _____

Insurance Company Phone Number(s): _____

REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

Section B

REQUIRED DOCUMENTATION/HARDSHIP AFFIDAVIT

Describe your hardship: _____

Date situation began is: _____

I believe that my situation is:

- ☐ Short-term (under 6 months)
☐ Medium-term (6-12 months)
☐ Long-term or permanent (greater than 12 months)

I am having difficulty making my monthly payment because of reasons set forth below:

(Please check all that apply and submit required documentation demonstrating your hardship. If your mortgage loan is insured or guaranteed by the Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA) or Rural Housing Service (RHS), hardship documentation is not required but you must submit all financial documentation that supports your request for assistance.)

<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> A copy of your benefits statement or letter detailing the amount, frequency and duration of your unemployment benefits
<input type="checkbox"/> Underemployment	<ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income
<input type="checkbox"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income
<input type="checkbox"/> Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none"> Divorce decree signed by the court OR Separation agreement signed by the court OR Current credit report evidencing divorce, separation, or non-occupying Borrower has a different address OR Recorded quitclaim deed evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household or dependent family member	<ul style="list-style-type: none"> Death certificate OR Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> Do not provide medical records or any details of your illness or disability Written statement from you or other documentation verifying disability or illness OR Proof of monthly insurance benefits or government assistance (with expiration date, 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 Borrower or employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer	<ul style="list-style-type: none"> Proof of transfer OR Military Permanent Change of Station (PCS)
<input type="checkbox"/> Excessive obligations	<ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income
<input type="checkbox"/> Business failure	<ul style="list-style-type: none"> 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 months recent bank statements for the business account evidencing cessation of business activity; or Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Payment increase	<ul style="list-style-type: none"> No hardship documentation required, as long as you have submitted the income documentation that supports the income

☐ Other _____

If you have income from rental properties that are not your principal residence, you must provide a copy of the current lease agreement with bank statements showing deposit of rent checks.

REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

Section C

ADDITIONAL LIENS/MORTGAGES OR JUDGMENTS

Complete if applicable.

☐ Check this box if this section does not apply to you.

Lien Holder's Name/Service	Balance	Phone Number	Reference Number/Loan Number

A lien is a legal claim on property to secure a loan or debt until paid off. It is put in place by contract or court order.

Section D

BANKRUPTCY

Complete if applicable.

☐ Check this box if this section does not apply to you.

Have you filed for bankruptcy? ☐ Yes ☐ No If yes: ☐ Chapter 7 ☐ Chapter 13 Filing Date: _____

Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: _____

Section E

INCOME/EXPENSES FOR HOUSEHOLD

EMPLOYMENT INFORMATION

Borrower Monthly Income: \$ _____

I am: ☐ Employed by a Company

Company #1 Name: _____

Company #1 Address: _____

Employment Start Date: _____

Company #2 Name: _____

Company #2 Address: _____

Employment Start Date: _____

I am: ☐ Self-Employed Percent of Ownership _____%

I am: ☐ Independent Contractor

Co-Borrower Monthly Income: \$ _____

I am: ☐ Employed by a Company

Company #1 Name: _____

Company #1 Address: _____

Employment Start Date: _____

Company #2 Name: _____

Company #2 Address: _____

Employment Start Date: _____

I am: ☐ Self-Employed Percent of Ownership _____%

I am: ☐ Independent Contractor

Self-employed people earn income directly from their own business, trade, or profession. They don't collect a salary or wages from an employer.

Independent contractors typically provide goods or services to a company under the terms of a contract. They set their own hours and are paid on a freelance basis.

OTHER INCOME/EXPENSES

Is there a person not on the mortgage note who lives in the residence and contributes financially to the household? ☐ Yes ☐ No

If yes, complete the following:

First and Last Name: _____

Monthly amount contributed to the household (not including the amount contributed to the Mortgage): \$ _____

Monthly amount contributed to the Mortgage: \$ _____

Are there living expenses for this person? ☐ Yes ☐ No

If yes, monthly amount of expenses: \$ _____

List any one-time payments you received that appear on your most recent tax return. (Examples: one-time pension disbursements, tax refunds, bonuses, insurance distributions)

Payment Type: _____ Amount: \$ _____

Payment Type: _____ Amount: \$ _____

Payment Type: _____ Amount: \$ _____

REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

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

HOUSEHOLD EXPENSES/DEBT	
Monthly First Mortgage Principal and Interest Payment ¹	\$
Monthly Second Mortgage Principal and Interest Payment ¹	\$
Monthly Homeowners' Insurance ¹	\$
Monthly Property Taxes ¹	\$
Monthly HOA/Condo Fees/Co-OP Fees/Property Maintenance ¹	\$
Monthly Mortgage Payments on Other Properties ⁴	\$
Monthly Credit Cards/Installment Loan(s) (total minimum payment)	\$
Monthly Child Support/Alimony Payments	\$
Monthly Auto Lease/Payment	\$
Monthly Other _____	\$
Total Monthly Expenses/Debt	\$

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

ADDITIONAL LIVING EXPENSES You only need to complete this section if your mortgage loan is insured by the Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA) or Rural Housing Service (RHS).	
Tuition/School	\$
Child Care (daycare, babysitting)	\$
Automobile Expenses (insurance/maintenance/gas)	\$
Food	\$
Life Insurance Premium	\$
Medical	\$
Utilities	\$
Clothing	\$
Cable, Internet, Phone	\$
Total Living Expenses	\$

¹ The amount of the monthly payment made to your lender - including, if applicable, monthly principal, interest, real property taxes and insurance premiums.

² 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.

³ Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance in Section H.

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

REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

Section F

DODD-FRANK CERTIFICATION

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et 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.

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

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

Section G

OTHER PROPERTIES OWNED

☐ **Check this box if this section does not apply to you.**

For the amount of the monthly payment, include, if applicable, monthly principal, interest, real property taxes and insurance premiums.

You must provide information about all properties that you or the co-borrower own, other than your principal residence and any other property for which you are seeking mortgage assistance listed in section H. Use additional sheets if necessary.

PROPERTY #1

Property Address: _____ Loan Number: _____

First Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Second Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented

Current Value: \$ _____ Gross Monthly Rent: \$ _____ Monthly Mortgage Payment: \$ _____

PROPERTY #2

Property Address: _____ Loan Number: _____

First Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Second Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented

Current Value: \$ _____ Gross Monthly Rent: \$ _____ Monthly Mortgage Payment: \$ _____

PROPERTY #3

Property Address: _____ Loan Number: _____

First Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Second Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented

Current Value: \$ _____ Gross Monthly Rent: \$ _____ Monthly Mortgage Payment: \$ _____

PROPERTY #4

Property Address: _____ Loan Number: _____

First Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Second Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented

Current Value: \$ _____ Gross Monthly Rent: \$ _____ Monthly Mortgage Payment: \$ _____

PROPERTY #5

Property Address: _____ Loan Number: _____

First Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Second Mortgage Servicer Name: _____ Mortgage Balance: \$ _____

Property is: ☐ Vacant ☐ Second or Seasonal Home ☐ Rented

Current Value: \$ _____ Gross Monthly Rent: \$ _____ Monthly Mortgage Payment: \$ _____

REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

Section H

OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED

Complete this section ONLY if you are requesting mortgage assistance for a property that is not your principal residence.

☐ Check this box if this section does not apply to you.

I am requesting mortgage assistance for a rental property. ☐ Yes ☐ No

I am requesting mortgage assistance for a second or seasonal home. ☐ Yes ☐ No

I am requesting mortgage assistance for a home that is no longer my primary residence due to an out of area job transfer or foreign service assignment. I intend to occupy this property as my primary residence sometime in the future. ☐ Yes ☐ No

Property Address: _____ Loan Number: _____

Current Value: \$ _____ Monthly Payment: \$ _____

Provider of your first mortgage : _____

Do you have a second mortgage on the property? ☐ Yes ☐ No If "Yes," Servicer Name: _____ Loan Number: _____ Monthly Payment: \$ _____

Do you have condominium or homeowners association (HOA) fees? ☐ Yes ☐ No If "Yes," Monthly Fee: \$ _____ Are HOA fees paid current? ☐ Yes ☐ No

Name and address that fees are paid to: _____

Does your mortgage payment include taxes and insurance? ☐ Yes ☐ No If "No," are the taxes and insurance paid current? ☐ Yes ☐ No

Annual homeowners insurance: \$ _____ Annual Property Taxes: \$ _____

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

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

If rental property is occupied by tenant: Term of lease/occupancy ____/____/____ - ____/____/____ Gross Monthly Rent: \$ _____
MM DD YYYY MM DD YYYY

If rental property is vacant, describe efforts to rent property: _____

If you have a non-rent-paying occupant, describe your relationship to them and the duration of their occupancy: _____

Is the property for sale? ☐ Yes ☐ No If "Yes," Listing Agent's Name: _____ Phone Number: _____

List Date? _____ Have you received a purchase offer? ☐ Yes ☐ No Amount of Offer? _____ Closing Date: _____

RENTAL PROPERTY CERTIFICATION

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

☐ Check this box if this section does not apply to you.

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 a 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 conditions, I may at any time sell the property, occupy it as my personal 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 dates listed below or the date the Request for Mortgage Assistance form is received by your servicer.

- ☐ By checking this box and initialing below, I am requesting a mortgage modification under the Making Home Affordable Program with respect to the rental property described in this section and I hereby certify under penalty of perjury that each of the statements above are true and correct with respect to that property.

Initials: Borrower _____ Co-Borrower _____

REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

Section I

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

Borrower:	<input type="checkbox"/> I do not wish to furnish this information	Co-Borrower:	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<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	Race:	<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
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

HOMEOWNERS HOTLINE

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

888-995-HOPE™
Homeowner's HOPE™ Hotline

NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your Servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding the occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document, you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

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



REQUEST FOR MORTGAGE ASSISTANCE FORM

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

Loan Number: _____

Section J

ACKNOWLEDGMENT AND AGREEMENT

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

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

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Loan Number: _____

By signing this document, I/we certify that all the information is truthful. I/We understand that knowingly submitting false information may constitute fraud.

Borrower Signature

Date

Co-Borrower Signature

Date

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 Loan Number _____	Interviewer's Name (print or type) & I.D. Number	Name/Address of Interviewer's Employer
	Interviewer's Signature Date	
	Interviewer's Phone Number (include area code)	Servicer/Interviewer's Email Address
	Interviewer's Fax Number	