

## UNIFORM BORROWER ASSISTANCE FORM

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) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) other liens, if any, on your property.

On Page 2 you must disclose information about **all** of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your 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 all 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) completed and signed IRS Form 4506T-EZ; (3) required income documentation, and (4) required hardship documentation.**

Loan I.D. Number \_\_\_\_\_ (usually found on your monthly mortgage statement)

I want to:  Keep the Property  Sell the Property

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

The property is currently:  Owner Occupied  Renter occupied  Vacant

| 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  
 If yes, what was the listing date? \_\_\_\_\_  
 If property has been listed for sale, have you received an offer on the property?  Yes  No  
 Date of offer: \_\_\_\_\_ Amount of Offer: \$ \_\_\_\_\_  
 Agent's Name: \_\_\_\_\_  
 Agent's Phone Number: \_\_\_\_\_  
 For Sale by Owner?  Yes  No

Have you contacted a credit-counseling agency for help?  Yes  No  
 If yes, please complete the counselor contact information below:  
 Counselor's Name: \_\_\_\_\_  
 Agency's Name: \_\_\_\_\_  
 Counselor's Phone Number: \_\_\_\_\_  
 Counselor's Email Address: \_\_\_\_\_

Do you have condominium or homeowner association (HOA) fees?  Yes  No  
 Total monthly amount: \$ \_\_\_\_\_  
 Name and address that fees are paid to: \_\_\_\_\_

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: \_\_\_\_\_

**UNIFORM BORROWER ASSISTANCE FORM**

| Monthly Household Income   |           | Monthly Household Expenses/Debt                                      |           | Household Assets (associated with the property and/or borrower(s)) |           |
|--|-----------|--|-----------|--|-----------|
| Monthly Gross wages  | \$        | First Mortgage Payment   | \$        | Checking Account(s)  | \$        |
| Overtime   | \$        | Second Mortgage Payment  | \$        | Checking Account(s)  | \$        |
| Child Support / Alimony*   | \$        | Homeowner's Insurance  | \$        | Savings / Money Market   | \$        |
| Non-taxable social security/SSDI   | \$        | Property Taxes   | \$        | CDs  | \$        |
| Taxable SS benefits or other monthly income from annuities or retirement plans | \$        | Credit Cards / Installment Loan(s) (total minimum payment per month) | \$        | Stocks / Bonds   | \$        |
| Tips, commissions, bonus and self-employed income                              | \$        | Alimony, child support payments                                      | \$        | Other Cash on Hand   | \$        |
| Rents Received   | \$        | Car Lease Payments   | \$        | Other Real Estate (estimated value)                                | \$        |
| Unemployment Income  | \$        | HOA/Condo Fees/Property Maintenance                                  | \$        | Other _____  | \$        |
| Food Stamps/Welfare  | \$        | Mortgage Payments on other properties                                | \$        |  | \$        |
| Other _____  | \$        | Other _____  | \$        |  | \$        |
| <b>Total (Gross income)</b>  | <b>\$</b> | <b>Total Debt/Expenses</b>   | <b>\$</b> | <b>Total Assets</b>  | <b>\$</b> |

\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

|                    |                         |             |
|--------------------|-------------------------|-------------|
| Lien Holder's Name | Balance / Interest Rate | Loan Number |
|--------------------|-------------------------|-------------|

**Required Income Documentation**

**Do you earn a wage?**  
For each borrower who is a salaried employee or hourly wage earner, include the most recent pay stub that reflects at least 30 days of year-to-date earnings for each borrower.

**Are you self-employed?**  
For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement 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 as bonuses, commissions, housing allowance, tips, or overtime:**  
 Reliable third-party documentation describing the amount and nature of the income (e.g., employment contract or printouts documenting tip income).  
**Social Security, disability or death benefits, pension, public assistance, or adoption assistance:**  
 Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and  
 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 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.  
**Alimony, child support, or separation maintenance payments as qualifying 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  
 Copies of your two most recent bank statements or other third-party documents showing receipt of payment.  
**\*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.**

**HARDSHIP AFFIDAVIT**

**(provide a written explanation with this request describing the specific nature of your hardship)**

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

Date Hardship Began is: \_\_\_\_\_

I believe that my situation is:

- Short-term (under 6 months)
- Medium-term (6 – 12 months)
- Long-term or Permanent Hardship (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)*

| <b>If Your Hardship is:</b>   | <b>Then the Required Hardship Documentation is:</b>  |
|---|--|
| <input type="checkbox"/> Unemployment   | <input type="checkbox"/> No hardship documentation required  |
| <input type="checkbox"/> Underemployment  | <input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above  |
| <input type="checkbox"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)                             | <input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above  |
| <input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law | <input type="checkbox"/> Divorce decree signed by the court; OR<br><input type="checkbox"/> Separation agreement signed by the court; OR<br><input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR<br><input type="checkbox"/> 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   | <input type="checkbox"/> Death certificate; OR<br><input type="checkbox"/> 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                                      | <input type="checkbox"/> Doctor's certificate of illness or disability; OR<br><input type="checkbox"/> Medical bills; OR<br><input type="checkbox"/> 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  | <input type="checkbox"/> Insurance claim; OR<br><input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR<br><input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area   |
| <input type="checkbox"/> Distant employment transfer  | <input type="checkbox"/> No hardship documentation required  |
| <input type="checkbox"/> Business Failure   | <input type="checkbox"/> Tax return from the previous year (including all schedules) AND<br><input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <li>• Bankruptcy filing for the business; or</li> <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> |

**Borrower/ Co-Borrower Acknowledgement and Agreement**

1. I certify that all of the information in this Borrower Assistance Form is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. I understand and acknowledge that the Servicer, owner or guarantor of my mortgage, or their agent(s) may investigate the accuracy of my statements, may require me to provide additional supporting documentation, and that knowingly submitting false information may violate Federal and other applicable law.
3. I understand the Servicer will obtain a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. I certify that my property has not received a condemnation notice.
6. I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
7. I understand that the Servicer will use this information to evaluate 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. 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.
9. 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.
10. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with my loan has been revoked.
11. If I qualify for and enter into a repayment plan, forbearance plan, and 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.
12. I understand that the Servicer will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any relief or foreclosure alternative that I receive to any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
13. If I am eligible for foreclosure prevention relief under the federal Making Home Affordable Program, I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement 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, and (c) companies that perform support services in conjunction with Making Home Affordable.
14. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Lender. This includes text messages and telephone calls to my cellular or mobile telephone.

\_\_\_\_\_

Borrower Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Co-Borrower Signature

\_\_\_\_\_

Date

## Home Affordable Modification Program Government Monitoring Data Form

### 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   |  | CO-BORROWER  |  |
|--|--|--|--|
| <input type="checkbox"/> I do not wish to furnish this information   |  | <input type="checkbox"/> I do not wish to furnish this information   |  |
| <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino<br><input type="checkbox"/> Not Hispanic or Latino   |  | <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino<br><input type="checkbox"/> Not Hispanic or Latino   |  |
| <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native<br><input type="checkbox"/> Asian<br><input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<br><input type="checkbox"/> White |  | <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native<br><input type="checkbox"/> Asian<br><input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian or Other Pacific Islander<br><input type="checkbox"/> White |  |
| <b>Sex:</b> <input type="checkbox"/> Female<br><input type="checkbox"/> Male   |  | <b>Sex:</b> <input type="checkbox"/> Female<br><input type="checkbox"/> Male   |  |
| To be completed by Servicers   |  |  | Name/Address of Interviewer's Employer |
| <i>This request was taken by:</i><br><input type="checkbox"/> Face-to-face interview<br><input type="checkbox"/> Mail<br><input type="checkbox"/> Telephone<br><input type="checkbox"/> Internet   |  | <i>Servicer/Interviewer's Name (print or type) &amp; ID Number</i>   |  |
|  |  | <i>Servicer/Interviewer's Signature</i>  |  |
|  |  | <i>Servicer/Interviewer's Phone Number(include area code)</i>  |  |
| <i>Loan Number:</i> _____  |  | <i>Servicer/Interviewer's Fax Number(include area code)</i>  |  |
|  |  | <i>Servicer/Interviewer's email address</i>  |  |

(Rev. January 2011)

Department of the Treasury  
Internal Revenue Service

▶ **Request may not be processed if the form is incomplete or illegible.**

**Tip.** Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946.

|  |  |
|--|--|
| <b>1a</b> Name shown on tax return. If a joint return, enter the name shown first. | <b>1b</b> First social security number or individual taxpayer identification number on tax return        |
| <b>2a</b> If a joint return, enter spouse's name shown on tax return.              | <b>2b</b> Second social security number or individual taxpayer identification number if joint tax return |

**3** Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

**4** Previous address shown on the last return filed if different from line 3 (See instructions)

**5** If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

|   |                  |
|---|------------------|
| Third party name  | Telephone number |
| Address (including apt., room, or suite no.), city, state, and ZIP code |                  |

**6 Year(s) requested.** Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

**Caution.** If the transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in line 6. Completing these steps helps to protect your privacy.

**Note.** If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

**Signature of taxpayer(s).** I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

|                  |                                |      |   |
|------------------|--------------------------------|------|---|
| <b>Sign Here</b> | ▶ Signature (see instructions) | Date | Telephone number of taxpayer on line 1a or 2a |
|                  | ▶ Spouse's signature           | Date |   |

**Purpose of form.** Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate a third party (such as a mortgage company) to receive a transcript on line 5. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a fiscal tax year (that is, a tax year beginning in one calendar year and ending in the following year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request the following.

- A transcript of a business return (including estate and trust returns).
- An account transcript (contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed).
- A record of account, which is a combination of line item information and later adjustments to the account.
- A verification of nonfiling, which is proof from the IRS that you did not file a return for the year.
- A Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.

Form 4506-T can also be used for requesting tax return transcripts.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506T-EZ to the address below for the state you lived in when that return was filed.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

**If you filed an individual return and lived in:**

Florida, Georgia  
(After June 30, 2011, send your transcript requests to Kansas City, MO)

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

**Mail or fax to the "Internal Revenue Service" at:**

RAIVS Team  
P.O. Box 47-421  
Stop 91  
Doraville, GA 30362  
770-455-2335

RAIVS Team  
Stop 6716 AUSC  
Austin, TX 73301  
512-460-2272

RAIVS Team  
Stop 37106  
Fresno, CA 93888  
559-456-5876

RAIVS Team  
Stop 6705 P-6  
Kansas City, MO 64999  
816-292-6102

**Signature and date.** Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected.

Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506T-EZ exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Privacy Act and Paperwork Reduction Act Notice.**

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506T-EZ simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.