

Take Action

If you think you may be among the millions of homeowners who are eligible for the Making Home Affordable Program, act now.

- For more information about the Making Home Affordable Program, visit www.MakingHomeAffordable.gov
- To determine if you have a Fannie Mae or Freddie Mac loan:
 - Fannie Mae
www.FannieMae.com/loanlookup
or 1-800-7FANNIE (Monday - Friday, 8 a.m. to 8 p.m. ET)
 - Freddie Mac
www.FreddieMac.com/mymortgage
or 1-800-FREDDIE (Monday - Friday, 8 a.m. to 8 p.m. ET)
- Contact your mortgage lender - the company to which you send your monthly mortgage payment - to determine if you qualify.
- To speak with a housing counselor:
 - Call the Homeowner's Hope™ Hotline at 1-888-995-HOPE (4673). (Available 24/7 in English and Spanish. Other languages by appointment.)
 - Find a HUD-approved housing counselor at www.hud.gov.These services are free!
- If you are scheduled for foreclosure, contact your mortgage lender or a housing counselor immediately. Your mortgage lender may postpone the foreclosure while your loan is evaluated.

MAKING HOME AFFORDABLE.GOV

TO:

ACT NOW TO GET THE HELP YOU NEED!



Need Help With Your Mortgage?

Learn how you may be able to
make your mortgage payment
more affordable.



MAKING HOME AFFORDABLE.GOV

Visit www.MakingHomeAffordable.gov
or call 1-888-995-HOPE (4673)

Making Home Affordable

The Obama Administration's Making Home Affordable Program may be able to help millions of homeowners refinance or modify their mortgage payments to a level that is more affordable. If you are looking for a way to make homeownership more affordable for you, the Home Affordable Refinance or the Home Affordable Modification may be able to help.



Home Affordable Modification

Are you struggling to make your monthly mortgage payment? Perhaps your interest rate has increased or you now have less income. The **Home Affordable Modification** may be the best option for you. The modification option is intended to help provide qualified homeowners with mortgage payments they can afford.

Eligibility

You may be eligible for the Home Affordable Modification if you:

- Have a payment that is not affordable based on your current income (debt-to-income > 31 percent).
- Own a 1- to 4-unit home that is your primary residence.
- Got your mortgage on or before January 1, 2009.
- Owe less than or equal to \$729,750 on your first mortgage for a 1-unit property (there is a higher limit for 2- to 4- unit properties – consult with your mortgage lender).
- Have a mortgage payment (including taxes, insurance, and homeowners association dues) that is more than 31 percent of gross (pre-tax) monthly income.

Affordability and Sustainability

To help foster long-term success, homeowners with modified loans will be offered success incentives. For every month a homeowner makes a payment on time, Making Home Affordable will pay a borrower incentive that will reduce the principal mortgage balance on their loan. The incentive will be applied directly to the homeowner's loan balance annually and over five years. On time payments could reduce the amount owed on the mortgage by as much as \$5,000.

Beware of Foreclosure Rescue Scams

Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.

- Assistance from a HUD-approved housing counselor is FREE.
- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
- Beware of people who pressure you to sign papers

Home Affordable Refinance

Are you paying your mortgage on time, but are unable to refinance to a lower interest rate, perhaps due to a decrease in the value of your home? A **Home Affordable Refinance** may be the solution. The refinance option is designed to help homeowners whose loans are held by Fannie Mae or Freddie Mac refinance into more affordable mortgages.

Eligibility

You may be eligible for the Home Affordable Refinance if you:

- Own a 1- to 4-unit home that is your primary residence.
- Have a mortgage owned or guaranteed by Fannie Mae or Freddie Mac.
- Are current on your mortgage payments and have not been more than 30 days late making a payment within the past 12 months.
- Have a first mortgage that does not exceed 125 percent of the current market value of your home.
- Have income sufficient to support the new mortgage payments.
- Can improve the long term affordability or stability of the loan with the refinance.

To find out if your loan is owned or guaranteed by Fannie Mae or Freddie Mac use the easy lookup tool at www.MakingHomeAffordable.gov.

Affordability and Sustainability

Eligible homeowners whose mortgage interest rates are higher than the current market rate should see an immediate reduction in their payments. Homeowners who are paying interest only, or who had a low introductory rate that will increase in the future, may not see their current payment go down, but could save a great deal over the life of the loan.

Immediately, or who try to convince you that 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 lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.

The Making Home Affordable Program Helps Homeowners in Bankruptcy

The Making Home Affordable Program is a critical part of the government's effort to stabilize the housing market and help struggling homeowners get relief and avoid foreclosure. The Program includes opportunities for homeowners in bankruptcy to modify their mortgage to make their payments more affordable through the Home Affordable Modification Program (HAMP).

Homeowners whose monthly mortgage payment exceeds 31 percent of their verified gross (pre-tax) income may apply for a HAMP modification before or after filing bankruptcy. To qualify for HAMP, a homeowner must:

- Own a one- to four-unit home that is their principal residence;
- Have received their mortgage on or before January 1, 2009;
- Have a mortgage payment (including taxes, insurance, and homeowners' association dues) that is more than 31 percent of their gross (pre-tax) monthly income;
- Owe an amount that is less than or equal to \$729,750 on their first mortgage for a one-unit property (there are higher limits for two- to four-unit properties); and
- Have a documented financial hardship.

To apply for HAMP, homeowners must submit an Initial Package to their mortgage servicer, which includes:

- A complete Request for Modification and Affidavit (RMA).*
- A complete Tax Authorization Form (IRS Form 4506T-EZ).*
- Proof of Income.*

* These forms and a Proof of Income checklist are available on the Making Home Affordable Web site -- www.MakingHomeAffordable.gov. Homeowners may also obtain copies of these forms from their bankruptcy trustee.

Mortgage servicers will determine whether homeowners qualify for a modification under HAMP. Homeowners who qualify must complete a trial period of three or four months to demonstrate that they will be able to make reduced payments on time before their mortgage will be permanently modified.

Homeowners should discuss HAMP with their bankruptcy attorney before making an application for a HAMP loan modification.

Please see www.MakingHomeAffordable.gov for additional details or call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) to speak with a free HUD-certified counselor in English or Spanish.

Beware of Foreclosure Rescue Scams – Help is Free!

- Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
- Scam artists often target homeowners who are struggling to meet their mortgage commitment or are anxious to sell their home. Recognize and avoid common scams.
- Assistance from a HUD-approved counselor is FREE.
- Beware of people who pressure you to sign papers immediately, or who try to convince you that 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 a mortgage payment to anyone other than your mortgage company without the mortgage company's approval.

Making Home Affordable Program and Home Affordable Modification Program Frequently Asked Questions for Bankruptcy Filers

Q1. What do these FAQs cover?

These FAQs provide information on the Home Affordable Modification Program (HAMP), which is one option under the government's Making Home Affordable Program. These FAQs are designed primarily for homeowners who have filed bankruptcy or are considering filing bankruptcy. For detailed information on HAMP and other options under the Making Home Affordable Program, including an extensive list of Frequently Asked Questions, please visit www.MakingHomeAffordable.gov.

Q2. What is the Making Home Affordable Program, and what is HAMP?

The Making Home Affordable Program is a critical part of the government's effort to stabilize the housing market and help struggling homeowners get relief and avoid foreclosure. HAMP helps homeowners who are struggling to keep their loans current or who are already behind on their mortgage payments. By providing mortgage loan servicers with financial incentives to modify existing first lien mortgages, the Treasury hopes to help homeowners avoid foreclosure regardless of who owns or guarantees the mortgage.

The Making Home Affordable Program includes the following programs:

- Home Affordable Refinance Program (HARP)
- Home Affordable Modification Program (HAMP)
 - Principal Reduction Alternative (PRA)
 - Home Affordable Unemployment Program (UP)
- Second Lien Modification Program (2MP)
- Home Affordable Foreclosure Alternatives (HAFA)
- Options for government-insured mortgages: FHA-HAMP, VA-HAMP, USDA-HAMP

For more information about these programs please visit www.MakingHomeAffordable.gov.

Q3. Who is eligible for a loan modification under HAMP?

To be eligible for a loan modification under HAMP, you must:

- Be the owner-occupant of a one- to four-unit home.

- Have an unpaid principal mortgage balance that is equal to or less than:
 - One unit: \$729,750
 - Two units: \$934,200
 - Three units: \$1,129,250
 - Four units: \$1,403,400
- Have a first lien mortgage that was originated on or before January 1, 2009.
- Have a monthly mortgage payment (including taxes, insurance, and homeowners' association dues) greater than 31 percent of your monthly gross (pre-tax) income.
- Have a mortgage payment that is not affordable due to a financial hardship that can be documented.

These are the basic eligibility requirements. After you apply for HAMP, your mortgage servicer will be able to tell you if you qualify.

Q4. Can I be considered for a HAMP modification if I am in bankruptcy?

Yes, if you are in an active (open) chapter 7 or chapter 13 bankruptcy case, you must be considered for a HAMP modification if you, your attorney, or the bankruptcy trustee submits a request to the servicer. With your permission, the bankruptcy trustee may contact the servicer to request a HAMP modification.

Q5. How do I apply for a modification under HAMP?

To apply for a modification under HAMP, you must submit an "Initial Package" to your mortgage servicer that includes:

- A complete Request for Modification and Affidavit (RMA).
 - This form captures information on your income, expenses, subordinate liens on the property, and liquid assets.
 - It also includes a Hardship Affidavit and fraud notice.
- A complete Tax Authorization Form (IRS Form 4506T-EZ).
 - This form gives permission for your servicer to request a copy of the most recent tax return you have filed with the IRS.
- Proof of Income.
 - A checklist explaining what documents can be used as evidence of income is available at <http://www.MakingHomeAffordable.gov/checklist.shtml>.

If you are in an active (open) chapter 7 or chapter 13 bankruptcy case, some servicers may accept copies of your bankruptcy schedules and tax returns (if returns are required to be filed) in place of the RMA and Form 4506T-EZ. You should consult with your

servicer to clarify the documents required. If your bankruptcy schedules are more than 90 days old when the mortgage servicer receives them, you must provide updated proof of income to determine HAMP eligibility.

The mortgage servicer's phone number and email address is on your monthly mortgage bill or coupon book. Please be patient yet persistent. Your servicer may be handling a large volume of inquiries about the program and it may take some time before your servicer is able to process your application.

For more details on the required information and forms, visit the "Request a Modification" section of www.MakingHomeAffordable.gov. You may also obtain copies of these forms from your bankruptcy trustee.

If you would like to speak to a housing counselor approved by the Department of Housing and Urban Development (HUD), call the Homeowner's HOPE™ Hotline at 888-995-HOPE (4673). HUD-approved housing counselors can help you evaluate your income and expenses, understand your options, and apply to your servicer for HAMP. This counseling is FREE.

If you have already missed one or more mortgage payments and have not yet spoken to your mortgage servicer, call your servicer immediately.

Q6: How much will a HAMP modification cost me?

If you qualify for HAMP, you will never be required to pay a modification fee or past-due late fees. If there are costs associated with the modification, such as payment of back taxes, your mortgage servicer will give you the option of adding them to the amount you owe on your mortgage or paying some or all of the expenses in advance. Paying these expenses in advance will reduce your new monthly payment and save interest costs over the life of your loan.

If you would like assistance from a housing counseling agency approved by HUD or are referred to a HUD-approved counselor as a condition of the modification, you will not be charged a counseling fee. Beware of any organization that attempts to charge an up-front fee for housing counseling or modification of a delinquent loan, or any organization that claims to guarantee success.

Q7. How will the HAMP modification affect my loan?

Your mortgage servicer may offer various options to you, including:

- Reducing your interest rate to as low as 2 percent.
- Extending the term of your loan up to 40 years.
- Deferring a portion of the principal payment to a balloon payment at the end of the loan term.
- Forgiving a portion of the principal.

Before you agree to a HAMP modification, consult with your attorney for information about the affect of the modification.

Q8. Do I have to go through a trial period for a HAMP modification?

Generally, if you are eligible for HAMP, your mortgage servicer will put you on a three-month trial plan to demonstrate your ability to make timely payments at the new monthly payment level. If you successfully make all required payments during the trial period and the income and expense information you provided is determined to be accurate, your servicer will execute an official modification agreement. You will be required to sign the modification agreement and other documents and attest that all of the information you provided to your servicer was true and accurate. Misrepresenting any required information is a violation of Federal law and has serious legal consequences.

At the discretion of the mortgage servicer, if you are in an active (open) chapter 13 bankruptcy case and you are determined to be eligible for HAMP, you might not have to complete a trial period plan. For more information about waiver of the trial period, consult with your attorney or, if you do not have an attorney, consult with the bankruptcy trustee.

Q9. What if my home is scheduled for a foreclosure sale?

Contact your mortgage servicer immediately and ask to be considered for HAMP. Servicers participating in the HAMP program are not allowed to proceed with a foreclosure sale while you are being evaluated for HAMP. In order to conduct the HAMP evaluation, your servicer must receive all the required documents prior to seven business days before the scheduled foreclosure sale date. You may also contact a HUD-approved housing counselor for help by calling 888-995-HOPE (4673).

Q10. Will I be able to get a modification if I am in a HAMP trial period plan and subsequently file bankruptcy?

Yes, if you are in a HAMP trial period plan and subsequently file bankruptcy, you may not be denied a HAMP modification on the basis of the bankruptcy filing. The mortgage servicer must work with you or your attorney to obtain any required court and/or trustee approvals. The servicer should extend the trial period plan as necessary to accommodate delays in obtaining court approvals or receiving your trial period payments when they are made to a trustee. However, servicers are not required to extend the trial period beyond two months, resulting in a maximum five-month trial period. If the trial period is extended, you shall make a trial period payment for each month of the trial period, including any extension month.

Q11. What happens in chapter 13 bankruptcy if I'm in a trial period plan under HAMP?

If you are in an active (open) chapter 13 bankruptcy case and, after filing bankruptcy, you made payments as required by a HAMP trial period plan, the mortgage servicer may not do any of the following: (1) object to confirmation of your chapter 13 plan, (2) move for relief from the automatic bankruptcy stay, or (3) move for dismissal of your chapter 13 case on the ground that you paid only the amounts due under the trial period plan.

Q12. Am I eligible for HAMP if I have received a chapter 7 bankruptcy discharge?

Yes, even if you have received a chapter 7 bankruptcy discharge, you are eligible for HAMP. If you did not reaffirm your mortgage debt, the following language must be inserted in the Home Affordable Modification Agreement:

"I was discharged in a chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents. Based on this representation, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement."

Short Form Request for Individual Tax Return Transcript

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.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number if joint tax return

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

4 Previous address shown on the last return filed if different from line 3

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 either the taxpayer whose name is shown on line 1a or 2a. If the request applies to a joint return, either husband or wife must sign.

Note. This form must be received within 60 days of signature date.

Sign Here	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 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 call 1-800-829-1040 to order a tax return transcript through the automated self-help system. You cannot have a transcript sent to a third party through the automated system.

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.

Where to mail . . .

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, District of Columbia, Hawaii, Idaho, Iowa, Kansas, Maine, Maryland, Massachusetts, Minnesota, Montana, New Hampshire, New Mexico, New York, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Vermont, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 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 60 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, and the District of Columbia 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.

PROOF OF INCOME CHECKLIST

Your mortgage servicer needs the documents listed below to verify the income of each borrower. You can find the correct mailing address or fax number to submit your documents on the [Contact Your Mortgage Servicer](#) page.

For each borrower who receives a salary or hourly wages:

- Copy of your two most recent pay stubs that show year-to-date earnings.

For each borrower who is self-employed:

- Most recent quarterly or year-to-date profit/loss statement.

For each borrower who has income such as social security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment:

- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit, or
- Two most recent bank statements showing receipt of such payment.

For each borrower who is relying on alimony or child support as qualifying income*:

- Copy of divorce or other court decree; or separation agreement or other written agreement filed with the court that states the amount and period of time over which it will be received, or
- Two most recent bank statement showing receipt of such payment.

* You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

For borrowers who are current on their mortgage payments:

- Copies of the most recently filed and signed federal tax return with all schedules, including Schedule E—Supplemental Income and Loss.

If you have other types of income, cannot locate the required documents, or have questions about the paperwork required, please call 1-888-995 HOPE and ask for MHA HELP.

Making Home Affordable Program
Request For Modification and Affidavit (RMA)



REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1 | **COMPLETE ALL THREE PAGES OF THIS FORM**

▶ Loan I.D. Number _____ ▶ Servicer _____

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	

I want to: Keep the Property Sell the Property

The property is my: Primary Residence Second Home Investment

The property is: Owner Occupied Renter Occupied Vacant

Mailing address _____

Property address (if same as mailing address, just write same) _____ E-mail address _____

<p>Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Date of offer _____ Amount of offer \$ _____</p> <p>Agent's Name: _____</p> <p>Agent's Phone Number: _____</p> <p>For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, please complete the following:</p> <p>Counselor's Name: _____</p> <p>Agency Name: _____</p> <p>Counselor's Phone Number: _____</p> <p>Counselor's E-mail: _____</p>
<p>Who pays the real estate tax bill on your property?</p> <p><input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA</p> <p>Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Condominium or HOA Fees <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____</p> <p>Paid to: _____</p>	<p>Who pays the hazard insurance premium for your property?</p> <p><input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by Condo or HOA</p> <p>Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Name of Insurance Co.: _____</p> <p>Insurance Co. Tel #: _____</p>

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** _____

Additional Liens/Mortgages or Judgments on this property:

Lien Holder's Name/Servicer	Balance	Contact Number	Loan Number

HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable program.
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> Other: _____	
Explanation (continue on back of page 3 if necessary): _____	

INCOME/EXPENSES FOR HOUSEHOLD

Number of People in Household: _____

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony / Separation ²	\$	Insurance	\$	Savings/ Money Market	\$
Social Security/SSDI	\$	Property Taxes	\$	CDs	\$
Other monthly income from pensions, 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	\$	Net Rental Expenses	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other _____	\$
Food Stamps/Welfare	\$	Car Payments	\$	Other _____	\$
Other (investment income, royalties, interest, dividends etc.)	\$	Other _____	\$	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
Total (Gross Income)	\$	Total Debt/Expenses	\$	Total Assets	\$

INCOME MUST BE DOCUMENTED

¹Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

²You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

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

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

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

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

Borrower Signature

Date

Co-Borrower Signature

Date

HOMEOWNER'S HOTLINE

If you have questions about this document or the modification process, 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 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 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. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.

