

# Suntrust Mortgage

## **Requirements from Borrower:**

3<sup>rd</sup> Party Authorization (attached)  
Most recent tax return (Please include all schedules and W2)  
2 most recent pay stubs  
2 months most recent bank statements  
Hardship letter (attached or typed)  
Financial Information (attached-completed to its entirety)  
Arms Length Affidavit (attached)  
4506t (attached)  
Mortgage Statement for all loans  
HOA info on Short Sale Information Summary attached)

## **Requirements from Agent:**

Listing Agreement  
Fully Executed Purchase Agreement  
Buyers PreQual or Proof of Funds  
Completed Short Sale Information Summary Form (attached)

## **Please forward them to**

Keller Williams Realty-Gabriela Hanson  
7065 Indiana Ave, Ste 200  
Riverside, Ca 92506  
Email to **[gabby@shortsaleprocessor.org](mailto:gabby@shortsaleprocessor.org)**  
Fax to 951-346-0492 Attn: Gabby  
Direct # 951-848-4833

Thank You for your cooperation

Gabriela Hanson

Short Sale Specialist  
951-848-4833 office  
951-488-8025 mobile



Short Sale Information Summary

<b>Property Address:</b>		
<b>Borrowers Name:</b>	<b>Last 4 social #:</b>	
<b>Co-Borrowers Name:</b>	<b>Last 4 social #:</b>	
<b>Mailing Address:</b>	<b>Home #</b>	
<b>Borrower Mobile #:</b>	<b>Co-Borrower Mobile #:</b>	
<b>Tenants (if any):</b>	<b>Tenants #:</b>	
<b>1st Note:</b>		
	<b>Loan #:</b>	
<b># months delinquent:</b>		
<b>Notice of Default Filed: Y N</b>	<b>Date issued:</b>	
<b>Notice of Trustee Sale filed: Y N</b>		
<b>2nd Note:</b>		
	<b>Loan #:</b>	
<b># months delinquent:</b>		
<b>Notice of Default Filed: Y N</b>	<b>Date issued:</b>	
<b>Notice of Trustee Sale filed: Y N</b>		
<b>3rd Note:</b>		
	<b>Loan #:</b>	
<b># months delinquent:</b>		
<b>Notice of Default Filed: Y N</b>	<b>Date issued:</b>	
<b>Notice of Trustee Sale filed: Y N</b>		
<b>Brief Reason for Default:</b>		
<b>HOA Info &amp; phone #:</b>	<b># months delinquent:</b>	
<b>Property taxes : current // delinquent // impounded</b>	<b>Annual Tax:</b>	
<b>Escrow Co.:</b>		
	<b>Escrow Contact:</b>	
<b>Main #:</b>	<b>Fax #</b>	<b>Email:</b>
<b>Title Company:</b>	<b>Title Rep:</b>	

**THIRD PARTY AUTHORIZATION FORM**

I hereby authorize \_\_\_\_\_ to discuss the account with the individual(s) that I have identified below as my designated agent(s) (hereinafter the "Designated Agent"). Further, \_\_\_\_\_ is hereby authorized to negotiate the terms of a work-out agreement with my Designated Agent and to deliver documents to my Designated Agent which concern my request for payment assistance and change of loan terms. I understand that I will be fully responsible for reviewing any information that is sent by \_\_\_\_\_ to my Designated Agent. This Authorization will remain effective until I specifically notify \_\_\_\_\_ in writing that this authorization is no further in force and effect.

**My Designated Agents Are: Keller Williams Realty  
7065 Indiana Ave Ste 200, Riverside, CA 92506**

**Gabriela Benitez-Hanson** \_\_\_\_\_

**951-329-9119 ext 304**  
\_\_\_\_\_ **Phone #**

**Gabriel Gonzalez** \_\_\_\_\_

**951-329-9119 ext 304**  
\_\_\_\_\_ **Phone #**

\_\_\_\_\_

\_\_\_\_\_ **Phone #**

\_\_\_\_\_

**Loan #** \_\_\_\_\_

**Last Four digits of SSN** \_\_\_\_\_

**Date:** \_\_\_\_\_

\_\_\_\_\_ **Borrower**

**Date:** \_\_\_\_\_

\_\_\_\_\_ **Coborrower**

Financial Worksheet

	Amount		Amount
<b>Question Panel</b>			
How many people are in your household (including yourself)		How much do you have in Voluntary Funds?	
<b>Income</b>			
Borrower # 1 Monthly Income from Employment		Borrower #1 - Frequency of Pay Period	
Borrower # 1 Monthly Governmental Benefits & Insurance Income		Borrower # 1 Monthly Unemployment Income	
Borrower # 2 Monthly income from Unemployment		Borrower # 2 Frequency of Pay Period	
Borrower # 2 Monthly Governmental Benefits & Insurance Income		Borrower # 2 Monthly Unemployment Income	
Monthly Rental Income		Monthly Alimony Income	
Monthly Child Support Income		Other Monthly Income <b>Description</b>	
Other Monthly Income		Total Monthly Income	
<b>Expenses Family</b>			
Monthly Auto Maintainence		Monthly Food	
Monthly Medical/Dental		Monthly Alimony Paid	
Monthly Child Support Paid		Monthly Child Care	
Monthly Entertainment		Monthly Tuition School Expenses	
Other Monthly Family Expenses <b>Description</b>		Other Monthly Family Expenses	
Total Monthly Family Expenses			
<b>Home</b>			
Monthly Taxes		Monthly Home Repairs	
Other Monthly Home Expenses <b>Description</b>		Other Monthly Home Expenses	
HOA Monthly DUES		Total Monthly Home Expenses	
<b>Utilities</b>			
Monthly Cable TV		Monthly Electricity	
Monthly Natural Gas		Monthly Phone/Internet	
Monthly Sewer/Water		Other Monthly Utility Expenses <b>Description</b>	
Other Monthly Utility Expenses		Total Monthly Utility Expenses	
<b>Work</b>			
Monthly Dry Cleaning		Monthly Parking	
Monthly Union Dues		Other Monthly Work Expenses <b>Description</b>	
Other Monthly Work Expenses		Total Monthly Work Expenses	

<b>Insurance</b>			
Monthly Auto Insurance		Monthly Health Insurance	
Monthly Life Insurance		Other Monthly Insurance Description	
Other Monthly Insurance Expenses		Total Monthly Insurance Expenses	
<b>Contributions</b>			
Monthly Church/Charity Contributions		Other Monthly Contributions Expenses <b>Description</b>	
Other Monthly Contributions Expenses		Total Monthly Contributions Expenses	
<b>Debt - Auto</b>			
Monthly Auto Payment 1		Monthly Auto Payment 2	
Total Monthly Auto Payments			
<b>Debt - Credit Card</b>			
Monthly Credit Card Payment 1		Monthly Credit Card Payment 2	
Monthly Credit Card Payment 3		Monthly Credit Card Payment 4	
Total Credit Card Payment			
<b>Debt - Mortgage</b>			
1st Lien Monthly Payment Resident		2nd Lien Monthly Payment Resident	
Monthly Student Loan Payments		Other Monthly Loan 1 <b>Description</b>	
Other Monthly Loan 1 Payment		Other Monthly Loan 2 <b>Description</b>	
Other Monthly Loan 2 Payment		Total Monthly Mortgage/Loans	
<b>Assets</b>			
Home		401 K Accounts	
Automobile		Checking Account	
Savings Account		IRA/Keogh Accounts	
Stocks/Bonds		Motor Home/Travel Trailers	
Other Recreational Vehicles		Real Estate	
Other Asset <b>Descriptions</b>		Other Assets	
Asset Total			

**Please complete to the best of your knowledge and complete to it entirety.**

Explanation of Hardship

What changes or events have occurred since your loan originated that have caused you to fall behind?

Lined area for writing the explanation of hardship.

When did the change(s) and/or event(s) occur?

Lined area for writing the date of the change(s) and/or event(s).

Do you anticipate any improvement in your financial situation in the near future?

Y\_\_\_\_\_ N\_\_\_\_\_

Acknowledgement:

I (we) acknowledge that the financial information provided is an accurate statement of my (our) financial status.

By:\_\_\_\_\_ Date:\_\_\_\_\_

Signed Borrower

By:\_\_\_\_\_ Date:\_\_\_\_\_

Signed Co-Borrower

\_\_\_\_\_

# Request for Transcript of Tax Return

OMB No. 1545-1872

▶ Request may be rejected if the form is incomplete or illegible.

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. 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. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
<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
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

**Caution.** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ \_\_\_\_\_

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

**b Account Transcript**, which 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. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . .

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution.** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. \_\_\_\_\_

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return . . . . .

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

**Sign Here**

Section references are to the Internal Revenue Code unless otherwise noted.

## What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at [www.irs.gov/form4506](http://www.irs.gov/form4506). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

## General Instructions

**CAUTION.** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note.** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

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

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

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
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	RAIVS Team Stop 6716 AUSC Austin, TX 73301
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	512-460-2272
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	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	816-292-6102

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	859-669-3592

**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.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T 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 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

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

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

## 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. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. 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 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.;** **Preparing the form, 12 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 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Products Coordinating Committee  
SE:W:CAR:MP:T:M:S  
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.



**AFFIDAVIT OF “ARM’S LENGTH TRANSACTION”**

All Parties to the contract on the premises dated \_\_\_\_\_:

Property address:

Hereby affirm that this is an “Arm’s Length Transaction”,

No party to this contract is a family member, business associate, or share a business interest with the mortgagor. Further, there are no hidden terms or special understandings between the seller or buyer or their agents or mortgagor.

The Buyers and Sellers nor their Agents have any agreements written or implied that will allow the Seller to remain in the property as renters or regain ownership of said property at anytime after the execution of this short sale transaction. None of the parties shall receive any proceeds from this transaction except the sales commission.

\_\_\_\_\_  
(Seller)                      Date

\_\_\_\_\_  
(Seller)                      Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

-----

\_\_\_\_\_  
(Seller’s Agent)              Date

\_\_\_\_\_  
(Buyer’s Agent)              Date

\_\_\_\_\_  
Print Name and Company

\_\_\_\_\_  
Print and Company

-----

\_\_\_\_\_  
(Buyer)                      Date

\_\_\_\_\_  
(Buyer)                      Date

\_\_\_\_\_  
Print Name and Title Co. Name

\_\_\_\_\_  
Print Name and Title Co. Name

## 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) bankruptcy; and (4) your credit counseling agency.

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 (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.**

Loan Number \_\_\_\_\_ (usually ~~EXT~~ ~~INT~~ your monthly mortgage statement)

Servicer's Name \_\_\_\_\_

I want to:             Keep the Property     Vacate the Property     Sell the Property     Undecided

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 11     Chapter 12     Chapter 13

Filing Date: \_\_\_\_\_

Has your bankruptcy been discharged?    Yes     No

Bankruptcy case number: \_\_\_\_\_

## UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s))	
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 Household Expenses and Debt Payments</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

### Required Income Documentation

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Do you earn a salary or hourly wage?</b><br>For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer). | <input type="checkbox"/> <b>Are you self-employed?</b><br>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., paystub, 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 you reported reduced by the monthly debt service on the property, if applicable; or
  - If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.
- Investment income:**
- Copies of the two most recent investment statements or bank statements supporting receipt of this income.
- 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.**

**UNIFORM BORROWER ASSISTANCE FORM**

**HARDSHIP AFFIDAVIT**

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan 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 reason set forth below:**

*(Please check the primary reason and submit required documentation demonstrating your primary 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"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<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 <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <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 <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 <input type="checkbox"/> Medical bills; OR <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 <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer / Relocation	<p><b>For active-duty service members:</b> Notice of Permanent Change of Station (PCS) or actual PCS orders.</p> <p><b>For employment transfers/new employment:</b></p> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <li><input type="checkbox"/> Bankruptcy filing for the business; OR</li> <li><input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR</li> <li><input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

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

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party\*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party\*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. 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.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
  - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
  - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
  - c. The Servicer’s acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
  - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party\* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party\* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party\*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
  - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
  - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party\*. By checking this box, I also consent to being contacted by text messaging.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

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

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# Instructions

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## Uniform Borrower Assistance Form

A servicer uses this form to obtain financial information from a delinquent borrower, or a borrower in imminent default, in conjunction with the foreclosure prevention solicitation letter. Fannie Mae requires borrowers to submit the hardship documentation set forth in the Uniform Borrower Assistance Form (Form 710) to demonstrate a valid long-term or permanent hardship for all modifications, including HAMP modifications. This form replaces the Home Affordable Request for Modification and Affidavit and the Fannie Mae Form 1020 (Borrower's Financial Form).

The foreclosure prevention solicitation letter, along with the Uniform Borrower Assistance Form, Form 710A (if applicable) and IRS Form 4506-T, constitute the Borrower Solicitation Package. The completed Uniform Borrower Assistance Form, income documentation as outlined in the Uniform Borrower Assistance Form, hardship documentation as outlined in the Uniform Borrower Assistance Form, and an IRS Form 4506-T signed by the borrower(s), constitute a complete Borrower Response Package.

## Copies

Original only.

## Printing Instructions

This form must be printed on letter size paper, using portrait format.

## Instructions

Servicers may use a customized equivalent of the Uniform Borrower Assistance Form provided that the proprietary form requests the same financial information, hardship affidavit, and attestations from the borrower.

The borrower's submission of a Uniform Borrower Assistance Form that is partially completed or that is not accompanied by all required income and hardship documentation or an executed IRS Form 4506-T is not considered a complete Borrower Response Package.