

## **Fannie Mae Mortgage Help Center South Florida Homeowner Packet**

**2671 NW 28th Street  
Miami, FL 33142  
(877) 208-3652 phone • (877) 208-5162 fax  
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*The South Florida Mortgage Help Center is brought to you by Fannie Mae and  
Neighborhood Housing Services of South Florida (NHSSF).*



## Welcome

Fannie Mae is committed to helping homeowners who may be struggling with their mortgage payments. That's why we've opened the South Florida Mortgage Help Center—in partnership with Neighborhood Housing Services of South Florida (NHSSF)—so we can help you try to resolve your mortgage delinquency and avoid foreclosure.

**Fannie Mae's Mortgage Help Centers are exclusively for homeowners with Fannie Mae loans, where you can get personalized assistance and support—at no cost to you.** You'll be assigned an experienced housing counselor to review your options, develop a customized plan, get the paperwork completed, and they'll work with you and your mortgage company throughout the process.

## Getting Started

- 1 Complete (in full), sign and return the Uniform Borrower Assistance Form and IRS Form 4506T-EZ in this packet. *(If you need assistance with the forms, complete as much as you can and work with your Mortgage Help Center Advisor to finish.)*
- 2 Return all the required documents along with copies of your state-issued photo ID (i.e., Drivers License) and Social Security card to the Mortgage Help Center using one of the options listed below.

**Fax:** Toll Free (877) 208-5162  
**E-mail:** [south\\_florida@fanniemae.com](mailto:south_florida@fanniemae.com)  
**Mail to:** 2671 NW 28<sup>th</sup> Street  
Miami, FL 33142  
**In Person:** Monday through Friday, 9:00 am – 6:00 pm

**Note: You must provide or bring copies of your identification documents: a state-issued photo ID (i.e., Drivers License) and your Social Security card.**

## Know Your Options™

You can also visit [www.KnowYourOptions.com](http://www.KnowYourOptions.com) for more information on mortgage options as well as helpful homeowner resources, such as calculators to help you understand how different mortgage options work and the Options Finder which shows options that might be right for you.

## In this packet

<b>Homeowner Checklist</b>	page 2
<i>Details the documents and forms you need to get started.</i>	
<b>Information on Avoiding Foreclosure</b>	page 3
<i>Highlights the programs available to help you resolve your delinquency.</i>	
<b>Frequently Asked Questions</b>	page 4
<i>Answers questions you may have at this time.</i>	
<b>Beware of Foreclosure Rescue Scams</b>	page 6
<i>Details how to spot and report foreclosure rescue scams.</i>	
<b>Uniform Borrower Assistance Form</b>	Appendix A
<i>Documents your mortgage information and hardship and starts the process for assistance.</i>	
<b>IRS Form 4506T-EZ</b>	Appendix B
<i>Authorizes access to your tax information.</i>	
<b>Privacy Policy/Disclosure</b>	Appendix C
<i>Explains your privacy rights.</i>	

**If you need assistance with these forms, call the South Florida Mortgage Help Center at (877) 208-3652**

**GET STARTED** – Use this checklist to ensure you have completed all required forms and have the right information.

### Step 1 – Required Forms

Completed & Signed!	Document Name/Type <i>The following documents are required by Fannie Mae and your mortgage company. They must be completed and signed by every person (borrower) on the mortgage.</i>
<input type="checkbox"/>	<a href="#">Uniform Borrower Assistance Form</a> (Fannie Mae/Freddie Mac Form 710— <b>Appendix A</b> of this packet.)
<input type="checkbox"/>	Income documentation as outlined in Form 710 based on income type
<input type="checkbox"/>	Hardship documentation as outlined in Form 710 based on hardship type
<input type="checkbox"/>	Short Form Request for Individual Tax Return Transcript ( <a href="#">IRS Form 4506T-EZ</a> ) or if self employed a Request for Transcript of Tax Return (IRS Form 4506-T) signed by the borrower ( <b>Appendix B</b> of this packet)
<input type="checkbox"/>	Privacy Policy/Disclosure ( <b>Appendix C</b> of this packet)

### Step 2 – Supporting Documentation

*The following documents may be needed during your counseling session. You will want to have the most current/recent version of these documents. Note: This is not a comprehensive list. Your counselor may require additional documents.*

Complete!	Homeowner/Mortgage Information
<input type="checkbox"/>	Drivers license (or state-issued photo ID)
<input type="checkbox"/>	Social Security card
<input type="checkbox"/>	Mortgage statement
<input type="checkbox"/>	Second lien mortgage statement (if applicable)
<input type="checkbox"/>	Homeowners Association (HOA) statement (if applicable)
<input type="checkbox"/>	Property/Homeowners/Hazard Insurance Statement
<input type="checkbox"/>	Property tax bill
<input type="checkbox"/>	Utility bill (gas or electric statement)
Complete!	Financial Information for All Borrowers
	<b>① Bank Accounts</b> (include all pages of the statement/s, even blanks)
<input type="checkbox"/>	Checking Account Statement (last 2 months)
<input type="checkbox"/>	Savings Account Statement (last 2 months)
<input type="checkbox"/>	Other Bank Account Statements (last 2 months)—Investments, 401ks, stocks, bonds, etc.
	<b>② Federal Tax Returns</b>
<input type="checkbox"/>	Last 2 years (all filed pages, must be signed)
	<b>③ Income</b> (select the most applicable source[s] of your income)
<input type="checkbox"/>	➔ <i>Are You Employed? If so, provide:</i> Paystubs for the past 30 days.
<input type="checkbox"/>	➔ <i>Do you have supplemental income? (child support or alimony, rental or boarder income, other) If so, provide:</i> 30 days of documentation
<input type="checkbox"/>	➔ <i>Are You Self Employed? If so, provide:</i>
<input type="checkbox"/>	<ul style="list-style-type: none"> <li>Profit and Loss (P&amp;L) Statement year-to-date (with minimum of 3 previous months)</li> <li>Personal and/or business bank account statements for all bank or investment accounts (last 4 months)</li> </ul>
<input type="checkbox"/>	➔ <i>Are you Retired? If so, provide:</i>
<input type="checkbox"/>	<ul style="list-style-type: none"> <li>Social Security/Social Security Disability Insurance – Award Letter</li> <li>Pension – Award Letter</li> </ul>

### Mortgage Programs Are Available to Help

There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

OPTION	OVERVIEW	BENEFIT
<b>Refinance</b>	Receive a new loan with lower interest rate or other favorable terms	Makes your payment or terms more affordable
<b>Reinstatement</b>	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future
<b>Repayment Plan</b>	Pay back your past-due payments together with your regular payments over an extended period of time	Allows you time to catch up on late payments without having to come up with a lump sum
<b>Forbearance Plan</b>	Make reduced mortgage payments or no mortgage payments for a specific period of time	Have time to improve your financial situation and get back on your feet
<b>Modification</b>	Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three [or four] month trial period plan)	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship
<b>Short Sale</b>	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available
<b>Deed-in-Lieu of Foreclosure</b>	Transfer the ownership of your property to us	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available. This is useful when there are no other liens on your property

### We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return the Uniform Borrower Assistance Form (attached) with supporting income and hardship documentation, IRS Form 4506T-EZ, the Privacy Policy/Disclosure, and copies of your state-issued photo ID and Social Security card so we can start the process of getting the help you need. If you have questions or need assistance in better understanding and completing the necessary documents, please call Toll-Free (877) 208-3652 or email [south\\_florida@fanniemae.com](mailto:south_florida@fanniemae.com)

**1. Why Did I Receive This Packet?**

You have contacted a Fannie Mae Mortgage Help Center for help with your mortgage. This packet includes the information we will need to help you understand your options and request assistance with your mortgage. When you return the completed and signed Borrower Assistance Form with supporting income and hardship documentation, IRS Form 4506T-EZ, and the Privacy Policy/Disclosure, and copies of your state-issued photo ID and Social Security card, we can start to work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your mortgage payments.

**2. Where Can I Find More Information on Foreclosure Prevention?**

Please see the Avoiding Foreclosure attachment in this packet for more information, or visit [KnowYourOptions.com](http://KnowYourOptions.com).

**3. Will I Be Evaluated for the Federal Home Affordable Modification Program (HAMP) When I Submit My Information?**

If you are not eligible for a refinance, reinstatement, repayment, or forbearance plan based on the information you provide, we will evaluate you for participation in the Home Affordable Modification Program (HAMP). If you are not eligible for HAMP, you will be evaluated for a non-HAMP Fannie Mae loan modification.

**4. Will It Cost Money to Get Help?**

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

**5. What Happens Once I Have Sent the Borrower Assistance Form With Supporting Income and Hardship Documentation, IRS Form 4506T-EZ, and the Privacy Policy/Disclosure?**

Once we receive your packet, we will review it to determine whether it is completed properly. We will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. Once we have reviewed your information, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps. **Please submit your Borrower Assistance Form with supporting income and hardship documentation and IRS Form 4506T-EZ as soon as possible.**

**6. What Happens to My Mortgage While You Are Evaluating My Information?**

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

**7. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?**

If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, your mortgage may be referred to foreclosure regardless of whether you are being considered for a modification or other types of foreclosure alternatives.

**8. What Happens if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure? Should I Still Contact You?**

Yes, the sooner the better!

**Frequently Asked Questions** continued

**9. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?**

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

**10. Will My Credit Score Be Affected by My Late Payments or Being in Default?**

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

**11. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?**

While the affect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

**12. Is Foreclosure Prevention Counseling Available?**

Yes, Fannie Mae has a network of Mortgage Help Centers around the country to assist struggling homeowners with Fannie Mae owned loans. In addition, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.

**13. I Have Seen Ads and Flyers From Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?**

Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 12 to locate a counselor near you. Also, please refer to “Beware of Foreclosure Rescue Scams” for more information.

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

### **How to Spot a Scam – beware of a company or person who:**

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

### **How to Report a Scam – do one of the following:**

- Go to [www.preventloanscams.org](http://www.preventloanscams.org) and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.



## 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 (or IRS Form 4506-T if you are self employed); (3) required income documentation, and (4) required hardship documentation. Your housing agency may also require a Privacy Policy.

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	
<p>Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, what was the listing date? _____</p> <p>If property has been listed for sale, 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 counselor contact information below:</p> <p>Counselor's Name: _____</p> <p>Agency's Name: _____</p> <p>Counselor's Phone Number: _____</p> <p>Counselor's Email: _____</p>	
<p>Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Total monthly amount: \$ _____</p> <p>Name and address that fees are paid to: _____</p>			
<p>Have you filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13</p> <p>Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>		<p>Filing Date: _____</p> <p>Bankruptcy case number: _____</p>	



# 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
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## Required Income Documentation

<input type="checkbox"/> <b>Do you earn a wage?</b> 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.	<input type="checkbox"/> <b>Are you self-employed?</b> For each borrower who receives self-employed income, include a copy of 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.
<input type="checkbox"/> <b>Do you have any additional sources of income?</b> Provide for each borrower as applicable: <b>"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:</b> <input type="checkbox"/> Reliable third-party documentation describing the amount and nature of the income (e.g., employment contract or printouts documenting tip income). <b>Social Security, disability or death benefits, pension, public assistance, or adoption assistance:</b> <input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and <input type="checkbox"/> Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts. <b>Rental income:</b> <input type="checkbox"/> 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; or <input type="checkbox"/> 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. <b>Investment income:</b> <input type="checkbox"/> Copies of the two most recent investment statements or bank statements supporting receipt of this income. <b>Alimony, child support, or separation maintenance payments as qualifying income:*</b> <input type="checkbox"/> 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 <input type="checkbox"/> Copies of your two most recent bank statements or other third-party documents showing receipt of payment. <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.</b>	

**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 <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	<input type="checkbox"/> Copy of relocation agreement from employer
<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>• 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/Counseling Agency 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/Counseling Agency 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/Counseling Agency'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/Counseling Agency 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 by email or at any cellular or mobile telephone number I have provided. This includes text messages and telephone calls to my cellular or mobile telephone.

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

**Short Form Request for Individual Tax Return Transcript**

OMB No. 1545-2154

► **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 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
<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 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	
<b>6</b> <b>Year(s) requested.</b> 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.

**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 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

**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.

**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.

**ACTION REQUIRED — Review, SIGN, and DATE. Don't forget, all borrowers on the mortgage must sign!**

Neighborhood Housing Services of South Florida, Inc. takes its clients' financial privacy very seriously. During the course of counseling (includes foreclosure prevention counseling), processing your loan application and servicing your mortgage loan, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

We collect non-public personal information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency.

We may disclose the following kinds of non-public personal information about you: (i) information we receive from you on applications or other forms, such as your name, address, social security number, assets and income; (ii) information about your transactions with us, our affiliates, or others, such as your payment history or loan balance; and (iii) information we receive from a consumer reporting agency, such as your creditworthiness, credit score, or credit history.

We may disclose non-public personal information about you to the following types of third parties:

- mortgage lenders **to which we refer your file for approval**
- consumer reporting agencies
- others, such as non-profit organizations.

If you prefer that we not disclose non-public personal information about you to non-affiliated third parties, except as permitted by law, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to non-affiliated third parties, you may call us at (305) 704-0444.

Non-affiliated third parties are entities that are not owned nor controlled, in whole or in part, nor are they a subsidiary of, Neighborhood Housing Services of South Florida, Inc. However, these third party entities are essential to NHS' ability to provide homeownership services to you.

**DISCLOSURE NOTICE**

Neighborhood Housing Services of South Florida, Inc. offers a number of homeownership services to all its clients. Clients may elect to use one or more of the offered services. Clients using one service are not obligated to use any of the others. NHS lines of business and services include the following:

- Home Ownership Promotion: homebuyer education and counseling
- Home Ownership Preservation: foreclosure prevention services
- Mortgage Lending Services: brokering lender partner's products and funding mortgage loans to qualified applicants
- Real Estate Sales: assisting NHS clients find their Dream Home and assisting NHS clients in the sale of their home
- Real Estate Development: construction of affordable single family, townhouse, and condo units for sale
- Community Building and Organizing: leadership classes and homebuyers club

*Please sign below acknowledging you have received this statement*

\_\_\_\_\_  
*Borrower's Signature*

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

\_\_\_\_\_  
*Co-Borrower's Signature*

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