

WE ARE HERE TO HELP

Dear PNC Mortgage Customer:

We know how challenging it can be when you're experiencing difficulty in keeping your mortgage payments current. Whether your situation is temporary or long-term, PNC Mortgage wants to help you stay in your home.

To do so, it's important that you begin working with us as soon as possible. That's why we're providing you with the attached Customer Hardship Assistance Package, which will help us determine whether you qualify for hardship assistance, such as a loan modification.

Find Out What Options May Be Available

By downloading and reviewing the Customer Hardship Assistance Package, you can start learning about the various mortgage programs that may be available to you.

In the section titled "Avoiding Foreclosure Options," you'll see a description of each potential relief option, as well as the eligibility requirements; however, depending on your specific loan or the investor that owns your loan, only specific programs may be available.

Key Facts to Keep in Mind

- You may or may not be eligible for a loan modification to help bring your account current, or other hardship relief.
- If you are approved for hardship relief, the terms of your loan will change, and we will thoroughly review the modified loan terms with you.
- We may recalculate your loan balance to include some or all past-due amounts, depending on the program you qualify for, and establish a new monthly payment amount.
- You may be required to complete a 3-month trial repayment plan to demonstrate your ability to make consistent payments.

Let Us Help You

After you review the Customer Hardship Assistance Package, simply follow the instructions on the first page and submit all your required information and documentation to help us understand the challenges you're facing.

Once we receive and evaluate your information, we will contact you regarding your options and next steps.

If you have any questions about the Customer Hardship Assistance Package or would like immediate assistance, please contact your PNC Mortgage Customer Assistance Team. **We're available Monday-Friday 8AM to 10PM EST, and Saturday 8AM to 5PM EST, at 800-523-8654.**

The sooner you reply, the sooner we can help!

Sincerely,

PNC Mortgage Customer Assistance

NOTE: Supplying the requested information will not guarantee you qualify for hardship assistance in any of our programs, but will provide us with the information to consider you for programs specifically available to your loan.

Take the First Step

1. See the instructions on the first page of the Customer Hardship Assistance Package

2. Review:

- Avoiding Foreclosure Options
- Frequently Asked Questions

3. Submit required information:

- Uniform Borrower Assistance Form, which includes:
 - Hardship Affidavit, Documentation, and Written Explanation
 - Income Documentation
- Form 4506-T
- Copy of federal tax returns from the two most recent years

NOTE: Supplying this information will not guarantee that you qualify for hardship assistance in any of our programs, but will provide us with the information to consider you for programs specifically available to your loan.

If you need assistance, contact us immediately at: 800-523-8654



Early communication with PNC is very important to ensure your mortgage options are not limited. Please contact us as soon as possible to discuss your financial situation and maximize your options. Completing, signing and returning the documents provided in this package is the first step.

Let's Get Started

Please review all of the pages in this package, and then **make sure they're fully completed, signed where required and returned.** For your convenience you can either a) enter/type your information directly online within this package, print, and mail or fax us a hard copy; or b) you can print a blank copy, fill/write in your information, and mail or fax us the hard copy. Once you provide us with this information, we can act quickly to help. You will need to complete a package for **each** property needing assistance. Please be sure to write your Loan Account Number on **every page** of documentation being sent to PNC Mortgage.

Uniform Borrower Assistance Form

- The Uniform Borrower Assistance Form allows you to detail your particular financial hardship, plus your property, income, expenses, loans and other essential information. Please make sure you fill out this form COMPLETELY.

Hardship Affidavit, Documentation, and Written Explanation

- You will need to include specific documentation, demonstrating your hardship. You will also need to include a brief description of your hardship.

Income Documentation

- You will need to include specific income verification documents according to your sources of income.

Form 4506-T AND Copy of Federal Tax Return

- Form 4506-T permits PNC Mortgage to receive a transcript of your federal tax return to verify your income information. Please make sure you fill out this form COMPLETELY.
- Also, you will need to include a copy of your completed and signed federal tax returns (and all schedules) from the most recent two years.

Submit documents noted above to PNC Mortgage

Please return via one of the following methods:

FAX:

855-288-3974

MAIL:

PNC Mortgage
Attention: Central Receipts
HAMP Bldg 7 – B6-YM10-01-1
3232 Newmark Drive
Miamisburg, OH 45342

Mortgage Programs That May be Available

PNC Mortgage understands unforeseen circumstances can create financial hardship and your ability to make your mortgage payments on time. If you are struggling or unable to make your payment, we want you to be aware of various options that may be available to you.

OPTION	OVERVIEW	BENEFIT
Refinance	Receive a new loan with lower interest rate or other favorable terms	Makes your payment or terms more affordable
Reinstatement	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 on a specific date
Repayment Plan	Gives the borrower a defined period of time to reinstate the Mortgage by paying normal regular payments plus an additional agreed-upon amount in repayment of the delinquency	Allows you time to catch up on late payments without having to come up with a lump sum
Forbearance Plan	Make reduced mortgage payments or no mortgage payments for a specific period of time	Allows you time to improve your financial situation and get back on your feet
Modification	Receive modified terms of your mortgage to make it more affordable or manageable. You may be required to complete a “trial period” (i.e., completing a three-month trial period plan).	Permanently modifies your mortgage so that your payments or terms are more manageable as a solution to a long-term or lasting hardship
Partial Claim	If you have an FHA mortgage, you may qualify for an interest-free second mortgage	Allows you to have an interest-free loan, guaranteed by HUD, to pay off the unpaid debt and reinstate a delinquent loan
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it’s worth	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-Lieu of Foreclosure	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.

1. What happens after I send the Customer Hardship Assistance Package to you?

Once we receive your Customer Hardship Assistance Package, we'll contact you within three business days to confirm that we have it, and will begin reviewing the contents. Should there be any missing information or documentation you still must submit, we will send you a notice of incompleteness.

Within 30 days after receiving your complete Customer Hardship Assistance Package, we will let you know which foreclosure alternatives, if any, are available to you, and also what your next steps are to accept our offer.

PLEASE NOTE: We cannot guarantee that you will receive any (or a particular type of) assistance. In addition, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale.

2. What happens to my mortgage while you are evaluating my Customer Hardship Assistance Package?

You are still obligated to make all mortgage payments as they come due, even while we're evaluating all available assistance options.

3. Will I be evaluated for the Federal Home Affordable Modification Program (HAMP) when I submit my Customer Hardship Assistance Package?

Yes. If you're eligible, we'll evaluate you for participation in HAMP. If you are not eligible for HAMP, we'll evaluate you for a non-HAMP foreclosure alternative.

4. Will it cost money to get help?

There should never be a fee from PNC Mortgage or a qualified counselor when getting help or information about foreclosure prevention options. However, because foreclosure prevention has become a target for scam artists, be wary of companies or individuals offering to help you for a fee.

5. Will the foreclosure process begin if I submit this package?

If you missed two monthly payments or there is reason to believe your property is vacant or abandoned, we may refer your mortgage to foreclosure.

6. What if my property is scheduled for a foreclosure sale in the future?

Time is of the essence and you will need to contact PNC Mortgage quickly. If you submit a complete Customer Hardship Assistance Package and you have a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the sale. A court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

7. Where can I find more information on foreclosure prevention?

Please see Avoiding Foreclosure Options via page 2 in this packet for more information, or contact PNC Mortgage Customer Assistance at 800-523-8654.

8. 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. This will be in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association.

9. Will my credit score be affected if I accept a foreclosure prevention option?

While the impact 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. Entering such a plan may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

10. Is foreclosure prevention counseling available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. To find a counselor near you, use the search tool at www.hud.gov/offices/hsg/sfh/hcc/fc/. You can also call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673).

11. How can I avoid delays in processing my request?

Be sure to write the Loan Account Number on **every page** of documentation that you send to PNC Mortgage. Also, provide a completed Customer Hardship Assistance package for **each** property needing assistance.

Uniform Borrower Assistance Form

PNC Mortgage Customer Assistance 800-523-8654

Fax Number: 855-288-3974

If you are experiencing temporary or long-term financial hardship and need help, please complete and submit all required documentation to PNC Mortgage. In addition to Form 4506-T and the Making Home Affordable Program Hardship Affidavit, all other required pages are identified as "Return this Page to PNC Mortgage."

When you sign and date the Customer Hardship Assistance Package, you will make important certifications, representations and agreements, including certifying that all of the information is accurate and truthful.

BORROWER INFORMATION

Loan Account Number: _____

BORROWER

Borrower's Name: _____

Social Security Number: _____ - _____ - _____

Date of Birth: ____ / ____ / ____
MM DD YYYY

Home Phone: (____) _____ - _____

Cell or Work Phone: (____) _____ - _____

Email: _____

CO-BORROWER

Co-Borrower's Name: _____

Social Security Number: _____ - _____ - _____

Date of Birth: ____ / ____ / ____
MM DD YYYY

Home Phone: (____) _____ - _____

Cell or Work Phone: (____) _____ - _____

Email: _____

CO-BORROWER

Co-Borrower's Name: _____

Social Security Number: _____ - _____ - _____

Date of Birth: ____ / ____ / ____
MM DD YYYY

Home Phone: (____) _____ - _____

Cell or Work Phone: (____) _____ - _____

Email: _____

CO-BORROWER

Co-Borrower's Name: _____

Social Security Number: _____ - _____ - _____

Date of Birth: ____ / ____ / ____
MM DD YYYY

Home Phone: (____) _____ - _____

Cell or Work Phone: (____) _____ - _____

Email: _____

- I want to:** Keep the Property Vacate the Property Sell the Property Undecided
- The property is my:** Primary Residence Second Home/Seasonal Rental Year-Round Rental/Investment
- The property is:** Owner Occupied Tenant Occupied Vacant Other _____
- Number of People in Household:** _____

<p>Mailing Address:</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>Property Address (if same as mailing address, just write "same"):</p> <p>_____</p> <p>_____</p> <p>_____</p>
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BORROWER INFORMATION

Loan Account Number: _____

Have you contacted a credit-counseling agency for help?

Yes No

If YES, please complete the following:

Counselor's Name: _____

Agency Name: _____

Counselor's Phone: (___) ___ - ____

Counselor's Email: _____

Have you filed for bankruptcy?

Yes No

If YES, please complete the following:

Chapter 7 Chapter 11 Chapter 12 Chapter 13

Filing Date: _____

▪ For active bankruptcy, please include all bankruptcy documentation and schedules.

Has your bankruptcy been discharged? Yes No

Bankruptcy case number: _____

Was the mortgage debt reaffirmed? Yes No

Is any borrower a service member?

Yes No

If YES, please complete the following:

Have you recently been deployed away from your primary residence or recently received a permanent change-of-station order? Yes No

How many single-family properties other than your primary residence do you and/or any Co-Borrower(s) own individually, jointly, or with others? _____

Has the mortgage on your primary residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification? Yes No

Has the mortgage on any other property that you or any Co-Borrower(s) own had a permanent HAMP modification?

Yes No

If YES, please complete the following:

How many: _____

Are you or any Co-Borrower(s) currently in or being considered for a HAMP trial period plan on a property other than your primary residence? Yes No

Do you have a Power of Attorney?

Yes No

If YES, please complete the following:

▪ Include a copy of the Power of Attorney documentation

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PROPERTY DETAILS

Loan Account Number:

Is the property listed for sale?

Yes No

If you have additional properties for sale, please list these properties and the information below on a separate sheet of paper.

If YES, please complete the following:

For Sale by Owner? Yes No

List Date: ____ / ____ / ____
MM DD YYYY

Agent's Name:

Agent's Phone: (_ _ _) _ _ _ - _ _ _ _

• **Include a copy of the Listing Agreement, if applicable**

If you wish to assign an Authorization to Release Information - Please Review and Sign below to allow third-party correspondence:

I/We hereby authorize my Lender, PNC Mortgage, to release information and to discuss the terms of my mortgage. This includes, but is not limited to, the negotiation of the sale of my house to (list company name) _____ and its employees including but not limited to _____ at phone (_ _ _) _ _ _ - _ _ _ _ and email _____. This authorization shall remain in effect until revoked in writing.

Borrower Signature

Social Security Number

Borrower Printed Name

Date

Co-Borrower Signature

Social Security Number

Co-Borrower Printed Name

Date

Co-Borrower Signature

Social Security Number

Co-Borrower Printed Name

Date

Co-Borrower Signature

Social Security Number

Co-Borrower Printed Name

Date

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PROPERTY DETAILS

Loan Account Number:

Have you received an offer on the property?

Yes No

If you have offers on additional properties, please list these properties and the information below on a separate sheet of paper.

If YES, please complete the following:

Closing Date: / /
MM DD YYYY

Amount of Offer: \$

- Include a copy of the Sales Contract, if applicable
- Include a copy of the Estimated HUD-1 (Settlement Statement), if applicable

Do you have condominium or homeowner association (HOA) fees?

Yes No

If YES, please complete the following:

Total monthly amount: \$

Are fees paid current?

Yes No

Name and address where fees are paid to:

- Include a copy of the most recent HOA billing statement

Does your mortgage payment include taxes and insurance?

Yes No

If NO, please complete the following:

Are taxes and insurance paid current? Yes No

Annual Homeowner's Insurance: \$

- Include a copy of the most recent Declarations Page from your insurance policy

Do you have any additional mortgages on this property?

Yes No

If YES, please complete the following:

2nd Mortgage on this Property Information:

Loan Number:

Mortgage Servicer Name:

Mortgage Servicer Phone: (_ _ _) _ _ _ - _ _ _ _

Monthly Mortgage Payment: \$

Loan Balance: \$

- Include a copy of your mortgage statement

3rd Mortgage on this Property Information:

Loan Number:

Mortgage Servicer Name:

Mortgage Servicer Phone: (_ _ _) _ _ _ - _ _ _ _

Monthly Mortgage Payment: \$

Loan Balance: \$

- Include a copy of your mortgage statement

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PROPERTY DETAILS

Loan Account Number: _____

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

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

If rental property is occupied by a tenant:

Term of lease / occupancy / / to / / Gross Monthly Rent: \$

MM DD YYYY MM DD YYYY

If rental property is vacant:

Describe efforts to rent property: _____

If applicable:

Describe relationship of and duration of non-rent paying occupant of rental property: _____

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

Primary Residence Servicer Name _____
 Primary Residence Servicer Phone: (____) _____ - _____

Is the mortgage on your primary residence paid? Yes No

If NO, please complete the following:

State the number of months your payment is past due (if known): _____

HARDSHIP AFFIDAVIT, DOCUMENTATION, AND WRITTEN EXPLANATION

Loan Account Number: _____

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

Date Hardship Began: ____/____/____
MM DD YYYY

I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply) and am submitting required documentation demonstrating my hardship. Please review the necessary documentation required below based on your financial hardship situation.

If Your Hardship Is:	You are Required to Provide:
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> • Proof of unemployment • AND Verification of unemployment benefits • OR A signed and dated written statement indicating that no unemployment benefits have been received
<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)	<ul style="list-style-type: none"> • Proof of Income Reduction
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increased in your housing expenses due to circumstances outside your control	<ul style="list-style-type: none"> • Proof of Housing Expense Increase
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriages, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none"> • Divorce decree signed by the court • OR Current credit report evidencing recorded divorce decree, recorded separation agreement, or non-occupying borrower has a different address • OR Separation agreement signed by the court if separation is legally documented by the court • OR Recorded quit claim deed evidencing that the non-occupying Borrower or Co-Borrower(s) has relinquished all rights to the property. The quit claim deed does not relinquish all borrowers from financial obligation. • AND Income or expense documentation prior to the event compared to the income or expense documentation of the remaining Borrower after the event
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<ul style="list-style-type: none"> • Death certificate. If a death certificate is not available, we may be able to use the following: <ul style="list-style-type: none"> • Obituary or newspaper article reporting the death • AND Income documentation prior to the event compared to income documentation of the remaining Borrower after the event

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HARDSHIP AFFIDAVIT, DOCUMENTATION, AND WRITTEN EXPLANATION

Loan Account Number: _____

If Your Hardship is:	You are Required to Provide:
<input type="checkbox"/> Long-term or permanent disability or serious illness of Borrower/Co-Borrower(s) or dependent family member	<ul style="list-style-type: none"> ▪ Doctor's certificate of illness or disability ▪ AND Medical bills ▪ OR 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	<ul style="list-style-type: none"> ▪ Insurance claim ▪ OR Federal Emergency Management Agency grant or Small Business Administration loan ▪ OR Proof of Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/Relocation	<p>For active-duty services members:</p> <ul style="list-style-type: none"> ▪ Notice of Permanent Change of Station (PCS) or actual PCS orders <p>For employment transfers/new employment:</p> <ul style="list-style-type: none"> ▪ Copy of signed offer letter or notice from employer showing transfer to a new employment location ▪ OR Pay stub from new employer ▪ OR If none of these apply, provide written explanation ▪ AND documentation that reflects the amount of any relocation assistance provided, if applicable <p>If collecting rent on the property which you are displaced, also provide:</p> <ul style="list-style-type: none"> ▪ A copy of the most recent filed federal tax return with all schedules, including Schedule E - Supplement Income and Loss ▪ OR A copy of the current lease agreement, signed by all parties and two most current, consecutive bank statements, showing deposit of rent checks-include all pages, even blank pages or copies of two canceled rent checks <p>If paying rent in your new location, also provide:</p> <ul style="list-style-type: none"> ▪ A copy of the current lease agreement, signed by all parties ▪ OR A signed letter of explanation stating the recurring monthly rental expense
<input type="checkbox"/> Business Failure	<ul style="list-style-type: none"> ▪ Business federal tax return from the previous year, including all schedules. ▪ AND Personal federal tax return from the previous year, including all schedules ▪ AND Proof of business failure supported by one of the following: <ul style="list-style-type: none"> ▪ Bankruptcy filing for the business ▪ OR Two most recent bank statements for the business account evidencing cessation of business activity – include all pages, even blank pages ▪ OR Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<ul style="list-style-type: none"> ▪ Written explanation describing the details of the hardship and relevant documentation.

Provide an explanation of your hardship (continue on a separate sheet of paper if necessary):

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Uniform Borrower Assistance Form

PNC Mortgage Customer Assistance 800-523-8654

Fax Number: 855-288-3974

COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER(S)

Loan Account Number:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment (Primary Residence)	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment (Primary Residence)	\$	Savings/Money Market	\$
Child Support/ Alimony*	\$	Third Mortgage Payment (Primary Residence)	\$	CDs	\$
Non-taxable Social Security Benefits/SSDI	\$	Mortgage Payments on all real estate owned and additional mortgages	\$	Stocks/Bonds	\$
Taxable Social Security benefits or other monthly income from annuities or retirement plans	\$	Homeowner's Insurance Escrowed? <input type="checkbox"/> YES	\$	Other Cash on Hand	\$
Tips, commissions, bonus and self-employed income	\$	Property Taxes Escrowed? <input type="checkbox"/> YES	\$	Estimated Real Estate Value of Primary Residence	\$
Rents received	\$	HOA/Condo Fees/Property Maintenance	\$	Estimated Real Estate Value of other properties (exclude primary residence)	\$
Unemployment Income	\$	Credit Cards/Installment Loan(s) (total minimum payment per month)	\$	Pension Funds	\$
Food Stamps/Family Assistance	\$	Child Care	\$	401K	\$
Gross Rents Received	\$	Alimony/Child Support Payments	\$	Annuities	\$
Other: _____	\$	Car/Lease Payments # Vehicles ____	\$	IRAs	\$
		Auto Expenses/Auto Insurance	\$	Keogh Plans	\$
		Life Insurance premiums (not withheld from pay)	\$	Other: _____	\$
		Health Insurance premiums (if not withheld from pay)	\$		
		Medical (co-pays and monthly prescriptions)	\$		
		Food	\$		
		Water/Sewer/Trash	\$		
		Gas/Electric	\$		
		Telephone/Internet/Cable	\$		
		Cell Phone	\$		
		Other: _____	\$		
Total (Gross Income)	\$	Total Debt/Expenses	\$	Total Assets	\$

* Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

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INCOME DOCUMENTATION

Loan Account Number:

PNC Mortgage may request additional documentation to complete your evaluation.

Employment Status – To be Provided for each Borrower, as Applicable

Wage Earner

- Hire Date of Most Recent Employment
Borrower: ____/____/____ **Co-Borrower:** ____/____/____
MM DD YYYY MM DD YYYY
- **Co-Borrower:** ____/____/____ **Co-Borrower:** ____/____/____
MM DD YYYY MM DD YYYY
- Most recent pay stubs showing at least 30 days of year-to-date income
- **AND** Two most recent bank statements (checking and savings) - include all pages, even blank pages
- **AND** Two most recent W2s
- **OR** If pay stub does not reflect year-to-date earnings, then provide a signed letter or printout from employer

Self-Employed

- Federal tax return completed & signed. Include all schedules.
- **AND** Two most recent years of your Business federal tax return, including K1, if applicable, completed & signed. Include all schedules.
- **AND** Either the most recent signed & dated quarterly or year-to-date Profit & Loss statement that reflects activity for the most recent twelve months
- **OR** Two most recent bank statements for the business account-include all pages, even blank pages

Source of Additional Household Income – to be provided for each borrower and/or contributing party, as applicable

Tips, commission, bonus, housing allowance, overtime

Provide documentation of:

- Written description of the type of income and frequency of receipt of income signed & dated
- **AND** Third-party documentation describing income (e.g., paystub, employment contracts, tip income documents)
- **AND** Two most recent bank statements—include all pages, even blank pages

Social Security, disability, death benefits, pension, public assistance or adoption assistance

Provide documentation of:

- Benefit statement or award letter from provider showing amount & frequency of benefits (e.g., exhibits, disability policy)
- **AND** Receipt of payment (e.g., two most recent bank statements—include all pages, even blank pages or deposit advices)

Alimony, child support or separation maintenance payments

Notice: Alimony, child support or separation maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

Provide documentation of:

- Divorce decree, separation agreement or other written legal agreement filed with the court that states the amount of the payments & period of time that you are entitled to receive them
- **AND** Copies of two most recent bank statements—include all pages, even blank pages or deposit advices showing you received payment

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INCOME DOCUMENTATION

Loan Account Number:

Rental properties income that is not your primary residence

Provide documentation of:

- Most recent federal tax return with all schedules, including Schedule E
- **OR** current lease agreement with bank statements showing deposit of rent checks-include all pages, even blank pages

Investment Income

Provide documentation of:

- Two most recent monthly or quarterly investment statements for any 401Ks, mutual funds, stocks, bonds, CDs, IRAs, etc. If any of this income is being used as household income, please provide two most recent bank statements showing deposit amounts – include all pages, even blank pages.

Information for Non-Borrower Contributing to Household Income

Provide documentation of:

- Two most recent months of **the borrower's** bank statements showing the non-borrower's contribution being deposited regularly-include all pages, even blank pages
- **AND** Signed and dated contribution letter from the non-borrower indicating amount contributed to the household
- **AND** Pay stubs from non-borrower showing at least 30 days of year-to-date earnings
- **AND** Signed and dated written statement from non-borrower, including the non-borrower's Social Security number, stating PNC Mortgage has authorization to pull their credit report

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OTHER PROPERTIES OWNED

Loan Account Number:

You must provide information about all properties that you or the Co-Borrower(s) own. Include your primary residence if you are requesting assistance for a property that is not your primary residence. Use additional sheets if necessary.

Other Property #1

Property Address:

Loan I.D. Number:	Monthly Principal & Interest: \$	Mortgage Balance: \$
-------------------	----------------------------------	----------------------

Servicer Name:	Monthly Tax: \$	Current Value: \$
----------------	-----------------	-------------------

Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second/seasonal home <input type="checkbox"/> Rented	Monthly Insurance: \$	Gross Monthly Rent: \$
	Monthly Other (HOA, PMI, etc.): \$	

Did you submit a Hardship Package? Yes No

Other Property #2

Property Address:

Loan I.D. Number:	Monthly Principal & Interest: \$	Mortgage Balance: \$
-------------------	----------------------------------	----------------------

Servicer Name:	Monthly Tax: \$	Current Value: \$
----------------	-----------------	-------------------

Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second/seasonal home <input type="checkbox"/> Rented	Monthly Insurance: \$	Gross Monthly Rent: \$
	Monthly Other (HOA, PMI, etc.): \$	

Did you submit a Hardship Package? Yes No

Other Property #3

Property Address:

Loan I.D. Number:	Monthly Principal & Interest: \$	Mortgage Balance: \$
-------------------	----------------------------------	----------------------

Servicer Name:	Monthly Tax: \$	Current Value: \$
----------------	-----------------	-------------------

Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second/seasonal home <input type="checkbox"/> Rented	Monthly Insurance: \$	Gross Monthly Rent: \$
	Monthly Other (HOA, PMI, etc.): \$	

Did you submit a Hardship Package? Yes No

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BORROWER AND CO-BORROWER(S) ACKNOWLEDGEMENT AND AGREEMENT

Loan Account Number: _____

I certify, acknowledge, and agree to the following:

1. All of the information in this Uniform 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 PNC Mortgage, 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 PNC Mortgage, 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, PNC Mortgage may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. PNC Mortgage 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 PNC Mortgage.
 - c. PNC Mortgage'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. PNC Mortgage or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. PNC Mortgage 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 PNC Mortgage 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 via cellular/mobile numbers to PNC Mortgage. This includes text messages and calls to my cellular/ mobile number including calls by our automated dialer and pre-recorded reminders. I may incur access fees from my cellular provider.

Borrower Signature	Social Security Number	/ /	Date
Co-Borrower Signature	Social Security Number	/ /	Date
Co-Borrower Signature	Social Security Number	/ /	Date
Co-Borrower Signature	Social Security Number	/ /	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.

Please note these key items when completing FORM 4506-T

Form 4506-T is an essential document to complete. It must be filled out **COMPLETELY** and **CORRECTLY** or it will be rejected, delaying your ability to have your mortgage assistance request reviewed.

That's why we want to make sure that in addition to filling out the entire form, you pay special attention to the following items:

Lines 1b & 2b:

Please make sure you fill out the Social Security Number(s)/Individual Taxpayer Identification Number(s), as applicable.

Line 6:

The most common tax form entered is 1040.

Line 6a:

This is the most common box checked.

Line 9:

Fill in the 4-digit year of the federal tax return(s).

Sign Here section:

Please make sure you sign and date the form.

Form 4506-T
 (Rev. January 2012)
 Department of the Treasury
 Internal Revenue Service

Request for Transcript of Tax Return
 ▶ Request may be rejected if the form is incomplete or illegible.

OMB No. 1545-1672

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 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.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

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

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

5 If the transcript 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.
 PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342

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, or Form 5408 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. 12/31/ 12/31/

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.

Signature (see instructions) _____ Date _____

Title (if line 1a above is a corporation, partnership, estate, or trust) _____

Spouse's signature _____ Date _____

Phone number of taxpayer on line 1a or 2a _____

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 97667N Form 4506-T (Rev. 1-2012)

Also, you will need to include a copy of your completed and signed federal tax returns (and all schedules) from the most recent two years.

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 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.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript 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. PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342	

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. 12/31/ 12/31/

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

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. 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.

▶ Loan I.D. Number _____ ▶ Servicer _____

BORROWER	CO-BORROWER
Borrower's name	Co-borrower's name
Social Security Number	Social Security Number

Property address (include city, state and zip): _____

<i>I want to:</i>	<input type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property		
<i>The property is my:</i>	<input type="checkbox"/> Principal Residence	<input type="checkbox"/> Second Home / Seasonal Rental	<input type="checkbox"/> Year-Round Rental	
<i>The property is:</i>	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Tenant Occupied	<input type="checkbox"/> Vacant	<input type="checkbox"/> Other _____

HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable (MHA) 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: 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"/> I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.	<input type="checkbox"/> Other: _____

Explanation (continue on back of page 3 if necessary): _____

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* _____

How many single-family properties, other than your personal residence, do you and/or your co-borrower(s) own individually, jointly, or with others? _____

Has the mortgage on your principle residence ever had a Home Affordable Modification Program (HAMP) trial-period plan or permanent modification? Yes No

Has the mortgage or any other property that you or any co-borrower own had a permanent HAMP modification? Yes No
If "Yes", how many? _____

DODD-FRANK CERTIFICATION

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their respective agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

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

RENTAL PROPERTY CERTIFICATION

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

By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property having the address set forth above and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the servicer, the U.S. Department of the Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The term "secondary residence" includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) (exclusive of my principal residence).

Notwithstanding the foregoing certifications, I may at any time sell the property, occupy it as my principal residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.

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

Initials: Borrower _____ Co-borrower _____

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
<i>Ethnicity:</i>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<i>Ethnicity:</i>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<i>Race:</i>	<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	<i>Race:</i>	<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
<i>Sex:</i>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<i>Sex:</i>	<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

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 or forbearance of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand and acknowledge that the Servicer, the U.S. Department of the Treasury, the owner or guarantor of my mortgage loan, or their respective agents may investigate the accuracy of my statements, may require me to provide additional supporting documentation and that knowingly submitting false information may violate Federal or other applicable law.
3. I authorize and give permission to the Servicer, the U.S. Department of the Treasury, and their respective agents, to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate each borrower's eligibility for MHA and the accuracy of my statements and any documentation that I provide in connection with my request for assistance. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess each borrower's eligibility thereafter.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance under MHA, the Servicer, the U.S. Department of the Treasury, or their respective agents may terminate my participation in MHA, including any right to future benefits and incentives that otherwise would have been available under the program, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
5. I certify that any property for which I am requesting assistance is a habitable residential property that is not subject to 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 the information I provide 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. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. If I am eligible for assistance under MHA, and I accept and agree to all terms of an MHA notice, plan, or agreement, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such notice, plan, or agreement by reference as if set forth therein in full. My first timely payment, if required, following my servicer's determination and notification of my eligibility or prequalification for MHA assistance will serve as my acceptance of the terms set forth in the notice, plan, or agreement sent to me.
10. I understand that my Servicer will collect and record personal information that I submit in this Hardship Affidavit and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any MHA notice, plan or agreement to the U.S. Department of the Treasury and its agents, Fannie Mae and Freddie Mac in connection with their responsibilities under MHA, companies that perform support services in conjunction with MHA, any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) and to any HUD-certified housing counselor.
11. I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.

The undersigned certifies under penalty of perjury that all statements in this document are true and correct.

Borrower Signature	Social Security Number	Date of Birth	Date
Co-borrower Signature	Social Security Number	Date of Birth	Date

HOMEOWNER'S HOTLINE

If you have questions about this document or the Making Home Affordable Program, 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 of your property, 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 my Servicer 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 and provide them with your name, our name as your servicer, your property address, loan number and the reason for escalation. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220



Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan
- Beware of anyone who says 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 your mortgage payments to anyone other than your mortgage company without their approval.



FAX COVER SHEET

PNC Mortgage Customer Hardship Assistance Package

FROM Name: Telephone:	TO PNC Mortgage Fax to: 855-288-3974
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Loan Account Number:
Number of Pages:

Please review the checklist below to ensure all required documentation is returned to PNC Mortgage:

- Uniform Borrower Assistance Form
- Hardship Affidavit, Documentation, and Written Explanation
- Income Documentation
- Form 4506-T
- Copy of your completed and signed federal tax returns (and all schedules) from the most recent two years
- Write your Loan Account Number on **every page** of documentation that you send to PNC Mortgage