

Independent Foreclosure Review

Instructions for completing the
Request for Review Form

IMPORTANT: Do Not Copy or Transfer Request for Review Forms. Each is uniquely coded for an individual, in-scope loan and the respective borrowers for that loan.

This page includes important information about where to send the completed Request For Review Form, the filing deadline, the toll free number (TFN) to call if the borrower has questions, and the website address for further information about the Independent Foreclosure Review.

NOTE: The form should not be returned to the Servicer.

Section 1 Property Information: No customer action is needed for this page – it should already reflect the loan number and property information on record with the Servicer, as well as a reference number for this specific form.



Independent Foreclosure Review

Request for Review Form

It is important that you complete the form to the best of your ability; all information you provide may be useful.

If the foreclosure process was active on your primary residence between January 1, 2009 and December 31, 2010, you are eligible to request an Independent Foreclosure Review that may result in compensation or other remedy.

If you think you may have been financially injured as a result of errors, misrepresentations, or other deficiencies made during the foreclosure process, you may complete and submit a Request for Review Form.

Send this completed form to:

Independent Review Administrator

<< Return Address 1 >>

<< Return Address 2 >>

Your form must be postmarked no later than

April 30, 2012

To find answers to your questions about the review process as well as information to help you complete the Request for Review Form, visit

IndependentForeclosureReview.com/<< servicer web >>

or call << TFN >> Monday through Friday, 8:00 a.m.–10:00 p.m. ET or Saturday, 8:00 a.m.–5:00 p.m. ET

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Listed below are examples of situations that may have led to financial injury. This list does not include all situations.

- The mortgage balance amount at the time of the foreclosure action was more than you actually owed
- You were doing everything the modification agreement required, but the foreclosure sale still happened
- The foreclosure action occurred while you were protected by bankruptcy
- You requested assistance/ modification, submitted complete documents on time, and were waiting for a decision when the foreclosure sale occurred
- Fees charged or mortgage payments were inaccurately calculated, processed, or applied
- The foreclosure action occurred on a mortgage that was obtained before active duty military service began and while on active duty, or within 9 months after the active duty ended

Section 1: Property Information

<< SERVICER COMPLAINT >>

Mortgage loan number:

<< LoanNumber >>

Reference number:

<< clmnt_idno >>

Property address:

<< PropertyAddress1 >>

<< PropertyAddress2 >>

<< PropertyCity >> << PropertyState >> << PropertyZipCode >>



Section 2: Your Information:

- Borrowers can enter their first name, middle initial (optional) and last name as it appeared on the mortgage loan.
- Borrowers can enter their **current** address – house or apartment number, street, city, state and zip code, if not the same as the property address shown on page 1 of the form.
- Borrowers can enter their **current** daytime and evening phone numbers (may be the same).
- Email address is optional; however, borrowers should provide one if they would like to have this channel as an option for communications should follow-up correspondence from reviewers be necessary.
- *It is important that the independent reviewer and/or Servicer has the correct contact information for the borrower should any questions arise regarding the process.* If the above information is the preferred contact information, the borrower should check the box indicating that information is the preferred method of contact.
- If an alternate or different mailing address and/or contact numbers are to be used to communicate with the borrower as needed, they should complete the information as shown below the line with the box labeled “Check here is same as above”.

Section 2: Your Information		
First name:	Middle initial:	Last name:
Address:		
City:	State:	ZIP:
Phone (day)	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(evening) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email address:		
PREFERRED MAILING ADDRESS AND TELEPHONE NUMBERS This information will be used to contact you throughout the Independent Foreclosure Review process. <input type="checkbox"/> Check here if same as above		
Mailing address:		
City:	State:	ZIP:
Phone (day)	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(evening) <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Section 3: Background:

Section 3 of the form consists of 13 questions for borrower responses that will provide the independent reviewer and independent consultant with important background information regarding the borrowers' specific situations, which are needed to conduct the assessment.

•Borrowers may check the appropriate box next to each question - with either a "Yes" or "No" response and provide any additional information as requested, if available.

- 1.- Confirm that the property referenced is the one that was in a foreclosure action between 1/1/09 and 12/31/10.
2. - If a bankruptcy response is "Yes" , include the date the bankruptcy was filed, if available.
3. - Borrower should indicate whether or not they believe they owed less on their mortgage than indicated by their servicer at any time during the foreclosure process.
- 4.- Borrower should indicate whether or not they believe the foreclosure action was pursued because their mortgage payments were inaccurately processed or applied.
- 5.- Borrower should indicate whether or not they believe they were protected by an insurance policy issued by the servicer or an affiliate that would have made their payments in the event of unemployment, disability, or illness and if so, that those payments were not made.
- 6.- Borrower should indicate whether or not they attempted to have the foreclosure decision on their home reversed through the courts. If they did, the court date should be supplied, if available.
- 7.- Borrowers should indicate whether or not they believe they were provided with all the necessary documents required to obtain payment assistance or a mortgage modification before a foreclosure action occurred.

Section 3: Background	
1. Was this property your primary residence?	<input type="checkbox"/> YES <input type="checkbox"/> NO
2. Were you under bankruptcy protection or waiting for the final ruling on your bankruptcy case when the foreclosure action happened? If yes, date your bankruptcy case was filed: ____ / ____ / ____ (if available)	<input type="checkbox"/> YES <input type="checkbox"/> NO
3. Do you believe that the mortgage balance amount at the time of the foreclosure action was more than the amount you actually owed on the mortgage?	<input type="checkbox"/> YES <input type="checkbox"/> NO
4. Do you believe that the foreclosure action was pursued because your mortgage payments were inaccurately processed or applied?	<input type="checkbox"/> YES <input type="checkbox"/> NO
5. Do you believe you were protected by an insurance policy issued by the servicer or an affiliate that would have made your payments in the event of unemployment, disability, or illness, but did not do so?	<input type="checkbox"/> YES <input type="checkbox"/> NO
6. Did you attempt through the court to have the decision to foreclose on your home reversed? If yes, court date: ____ / ____ / ____ (if available)	<input type="checkbox"/> YES <input type="checkbox"/> NO
7. Do you believe you provided all the necessary documents required to obtain payment assistance or a mortgage modification before the foreclosure action occurred?	<input type="checkbox"/> YES <input type="checkbox"/> NO



Section 3: Background (continued)

•Borrowers may check the appropriate box next to each question - with either a "Yes" or "No" response and provide any additional information as requested, if available.

- 8.- Borrower should indicate whether or not a deficiency judgment was obtained against them for an amount that included money that they should not have been required to pay.
- 9.- Borrowers should indicate whether or not they believe they were making on time monthly payments in the required dollar amount on their mortgage or an approved loan modification , trial modification or payment plan, yet the foreclosure action still occurred.
- 10.- Borrower should indicate whether or not they believe they were denied a modification when they qualified under the applicable program rules. Borrowers who believe they were wrongly denied assistance should provide details and dates regarding the denied assistance, if possible.
- 11.- Borrower should indicate whether or not they believe they paid fees or charges they should not have been required to pay above their normally scheduled principal, interest, taxes and insurance payments. Borrower who believe they paid fees or charges they should not have been required to pay should include the dates, a description of the fees or charges , and the amount paid, if possible.

Note: Q12 is for military servicemembers only. – see next page (page 6). If a borrower is not or was not a servicemember, see page 7 to continue completing Section 3.

Section 3: continued	
8. Was a deficiency judgment obtained against you for an amount that included money that you should not have been required to pay?	<input type="checkbox"/> YES <input type="checkbox"/> NO
9. Do you believe you were making on-time monthly payments in the required dollar amount on your mortgage or an approved loan modification, trial modification, or payment plan, yet the foreclosure action still occurred?	<input type="checkbox"/> YES <input type="checkbox"/> NO
10. Do you believe that you were denied a modification when you qualified under the applicable program rules?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If possible, provide dates and details if you believe you were wrongly denied assistance:	
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11. Do you believe you paid fees or charges that you should not have been required to pay in addition to your normally scheduled principal, interest, taxes, and insurance payments?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If possible, provide dates, types of fees or charges, and amounts you paid:	
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Important note: The questions below are specific to military servicemembers. If you or a co-borrower have not been in the military, go to question 13.	
12. Did you or a co-borrower have your mortgage loan before active duty military service began?	<input type="checkbox"/> YES <input type="checkbox"/> NO
If you responded yes to question number 12, complete the following:	
Name of servicemember: _____	
Date active duty began: ____/____/____	
Date active duty ended: ____/____/____ OR <input type="checkbox"/> Still on active duty as of today	



Section 3: Background (continued):

- If any borrower listed on the loan was on active military duty at the time of the foreclosure action, the borrower completing the form may complete question 12.
- **12.** - Indicate whether or not the mortgage was obtained prior to the servicemember beginning active duty.
- If the borrower completing the form responds 'Yes' to question 12, the borrower can provide the name of the servicemember, and the dates when active duty began and the date active duty ended, or check the box to indicate that the servicemember is still on active duty as of the date the form is completed.

Important note: The questions below are specific to military servicemembers. If you or a co-borrower have not been in the military, go to question 13.

12: Did you or a co-borrower have your mortgage loan before active duty military service began? ☐ YES ☐ NO

If you responded yes to question number 12, complete the following:

Name of servicemember: _____

Date active duty began: ____/____/____

Date active duty ended: ____/____/____ OR ☐ Still on active duty as of today



Section 3: Background (continued):

- The final question in this section asks borrowers to provide a description of any other ways they believe they may have been financially injured as a result of the foreclosure action.
- It is important that borrowers provide as much detail and information as possible for the independent reviewer.
- Borrower may provide documentation that supports their claims and include it in with the Request for Review Form in the business reply envelope.

[illegible]

- The Independent Foreclosure Review Request for Review Form must be signed and dated before the submission will be considered complete.
- It is important that borrowers understand by signing the document, they are certifying all information is truthful and knowingly submitting false information may constitute fraud.
- Borrowers signing are also affirming they are a borrower or co-borrower of the mortgage loan of the property noted within the Request for Review Form, and they are authorized by all borrowers on that loan to have their signature grant permission to proceed with the request for an independent foreclosure review.
- Note the address to which completed forms should be sent – the form should not be returned to the Servicer. The borrower should have received a postage paid envelope with the correct return address in their original mailing notification.

Section 4: Signature									
<p>I am submitting this "Request for Review" form to request an Independent Foreclosure Review of my foreclosure action by an independent consultant. This review is being required under orders by the Office of the Comptroller of the Currency and the Federal Reserve Board to identify customers who may have been financially injured as a result of errors or other deficiencies made during the foreclosure process on their loan. The Independent Review Administrator receiving this "Request for Review" is acting pursuant to the requirements of this order.</p> <p>I understand that I have the ability to separately submit a "qualified written request" relating to the servicing of my mortgage loan under the Real Estate Settlement Procedures Act. If I wish to do so, I should write separately to my servicer in accordance with the instructions below. I understand that the Independent Review Administrator is not authorized to act as an agent to receive a "qualified written request" on behalf of my servicer.</p> <p>By signing this document, I certify that all the information is truthful. I understand that knowingly submitting false information may constitute fraud. I affirm that I am the borrower or co-borrower of the mortgage loan on the property noted within this document, and I am authorized by all borrower(s) to have my signature grant permission to proceed with this request for review.</p> <table border="0"><tr><td>_____</td><td>_____</td></tr><tr><td>Signature</td><td>Date</td></tr><tr><td colspan="2">_____</td></tr><tr><td colspan="2">Print name</td></tr></table> <p>Mail this completed form to: Independent Review Administrator << RETURN_ADDRESS1 >> << RETURN_ADDRESS2 >></p> <p><small>*Qualified written request" Instructions: To submit a "qualified written request," I must write separately to << CWR_SERVICER >> << CWR_ADDRESS >>, which is the exclusive address for the receipt and handling of my request.</small></p>		_____	_____	Signature	Date	_____		Print name	
_____	_____								
Signature	Date								

Print name									