

Fannie Mae Mortgage Help Center Dallas Homeowner Packet

**2777 North Stemmons Freeway, Suite 110B
Dallas, TX 75207
(866) 442-8575 phone • (866) 442-6249 fax
dallas_mhc@fanniemae.com**

*The Dallas Mortgage Help Center is brought to you by
Fannie Mae and the North Texas Housing Coalition, Inc. (NTHC).*

Thank you for speaking with us
and setting up an appointment.

The following paperwork

MUST BE

completed and sent back to the
MHC prior to your appointment
otherwise you will need to
reschedule.

It is important that the MHC
have this because without it
the process to get you help
cannot begin.

Welcome

Fannie Mae is committed to helping homeowners who may be struggling with their mortgage payments. That's why we've opened the Dallas Mortgage Help Center—in partnership with North Texas Housing Coalition Inc. (NTHC)—so we can help you try to resolve your mortgage delinquency and avoid foreclosure.

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

Getting Started

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

Fax: Toll Free (866) 442-6249

E-mail: dallas_mhc@fanniemae.com

Mail to: 2777 North Stemmons Freeway, Suite 110B
Dallas, TX 75207

In Person: Monday, 9:00 am – 8:00 pm
Tuesday – Thursday, 9:00 am – 6:00 pm
Second Saturday of each month, 9:00 am – 1:00 pm

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

Know Your Options™

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

In this packet

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

If you need assistance with these forms, call the Dallas Mortgage Help Center at (866) 442-8575

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

Step 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps: <ul style="list-style-type: none"> <input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
Step 2	<input type="checkbox"/> Complete and sign the enclosed Uniform Borrower Assistance Form. Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <ul style="list-style-type: none"> <input type="checkbox"/> All income, expenses, and assets for each borrower (Note: These requirements may differ for employed versus self-employed borrowers, see Uniform Borrower Assistance Form for details) <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
Step 3	<input type="checkbox"/> Complete and sign a dated copy of the IRS Form 4506T-EZ <ul style="list-style-type: none"> <input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506T-EZ (Short Form Request for Individual Tax Return Transcript) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both joint filers
Step 4	<input type="checkbox"/> Provide required Hardship Documentation. This documentation will be used to verify your hardship. <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)
Step 5	<input type="checkbox"/> Provide required Income Documentation. This documentation will be used to verify your hardship and all of your income (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan). <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation.
Step 6	<input type="checkbox"/> Complete the Privacy Policy/Disclosure—Don't forget, all borrowers on the mortgage must sign!
Step 7	<input type="checkbox"/> Gather and send completed documents to the Mortgage Help Center ALONG WITH A COPY OF YOUR STATE-ISSUED PHOTO ID AND SOCIAL SECURITY CARD. You must send in all required documentation listed in steps 2-4 above, and summarized below: <ul style="list-style-type: none"> • Borrower Assistance Form (attached) • Form 4506T-EZ • Income Documentation as outlined on Page 2 of the Uniform Borrower Assistance Form (attached) • Hardship Documentation as outlined on Page 3 of the Uniform Borrower Assistance Form (attached) • Privacy Policy/Disclosure (attached) <p>Return these documents to the Mortgage Help Center (fax, e-mail, and address are on page 2) ALONG WITH A COPY OF YOUR STATE-ISSUED PHOTO ID AND SOCIAL SECURITY CARD</p>

IMPORTANT REMINDERS:

- If you cannot provide the documentation, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, contact us.
- Keep a copy of all documents and proof of mailing/e-mailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

Mortgage Programs Are Available to Help

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

OPTION	OVERVIEW	BENEFIT
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 at a specific date in the future
Repayment Plan	Pay back your past-due payments together with your regular payments over an extended period of time	Allows you time to catch up on late payments without having to come up with a lump sum
Forbearance Plan	Make reduced mortgage payments or no mortgage payments for a specific period of time	Have time to improve your financial situation and get back on your feet
Modification	Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three [or four] month trial period plan)	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available
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

We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return the Uniform Borrower Assistance Form (attached) with supporting income and hardship documentation, IRS Form 4506T-EZ, the Privacy Policy/Disclosure, and copies of your state-issued photo ID and Social Security card so we can start the process of getting the help you need. If you have questions or need assistance in better understanding and completing the necessary documents, please call Toll-Free (866) 442-8575 or email dallas_mhc@fanniemae.com

1. Why Did I Receive This Packet?

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

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

Please see the Avoiding Foreclosure attachment in this packet for more information, or visit KnowYourOptions.com.

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

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

4. Will It Cost Money to Get Help?

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

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

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

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

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

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

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

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

Yes, the sooner the better!

Frequently Asked Questions continued

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

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

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

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

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

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

12. Is Foreclosure Prevention Counseling Available?

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

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

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

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

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

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

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

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

UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) other liens, if any, on your property.

On Page 2 you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ; (3) required income documentation, and (4) required hardship documentation.

Loan I.D. Number _____ (usually found on your monthly mortgage statement)			
I want to: <input type="checkbox"/> Keep the Property <input type="checkbox"/> Sell the Property			
The property is currently: <input type="checkbox"/> My Primary Residence <input type="checkbox"/> A Second Home <input type="checkbox"/> An Investment Property			
The property is currently: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter occupied <input type="checkbox"/> Vacant			
BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	
MAILING ADDRESS			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)			EMAIL ADDRESS
Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what was the listing date? _____ If property has been listed for sale, have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of offer: _____ Amount of Offer: \$ _____ Agent's Name: _____ Agent's Phone Number: _____ For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No		Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the counselor contact information below: Counselor's Name: _____ Agency's Name: _____ Counselor's Phone Number: _____ Counselor's Email Address: _____	
Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Total monthly amount: \$ _____			
Name and address that fees are paid to: _____			
Have you filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No		Filing Date: _____ Bankruptcy case number: _____	

UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets (associated with the property and/or borrower(s))	
Monthly Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security/SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other _____	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other _____	\$	Other _____	\$		\$
Total (Gross income)	\$	Total Debt/Expenses	\$	Total Assets	\$

***Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

Lien Holder's Name	Balance / Interest Rate	Loan Number
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Required Income Documentation

<input type="checkbox"/> Do you earn a wage? For each borrower who is a salaried employee or hourly wage earner, include the most recent pay stub that reflects at least 30 days of year-to-date earnings for each borrower.	<input type="checkbox"/> Are you self-employed? For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity
<input type="checkbox"/> Do you have any additional sources of income? Provide for each borrower as applicable: "Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime: <ul style="list-style-type: none"> <input type="checkbox"/> Reliable third-party documentation describing the amount and nature of the income (e.g., employment contract or printouts documenting tip income). Social Security, disability or death benefits, pension, public assistance, or adoption assistance: <ul style="list-style-type: none"> <input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and <input type="checkbox"/> Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts. Rental income: <ul style="list-style-type: none"> <input type="checkbox"/> Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or <input type="checkbox"/> If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent. Investment income: <ul style="list-style-type: none"> <input type="checkbox"/> Copies of the two most recent investment statements or bank statements supporting receipt of this income. Alimony, child support, or separation maintenance payments as qualifying income:* <ul style="list-style-type: none"> <input type="checkbox"/> Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and <input type="checkbox"/> Copies of your two most recent bank statements or other third-party documents showing receipt of payment. <p>*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.</p>	

HARDSHIP AFFIDAVIT

(provide a written explanation with this request describing the specific nature of your hardship)

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

Date Hardship Began is: _____

I believe that my situation is:

- Short-term (under 6 months)
- Medium-term (6 – 12 months)
- Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of reasons set forth below:

(Please check all that apply and submit required documentation demonstrating your hardship)

If Your Hardship is:	Then the Required Hardship Documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Underemployment	<input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
<input type="checkbox"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Doctor’s certificate of illness or disability; OR <input type="checkbox"/> Medical bills; OR <input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable)
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower’s place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> • Bankruptcy filing for the business; or • Two months recent bank statements for the business account evidencing cessation of business activity; or • Most recent signed and dated quarterly or year-to-date profit and loss statement

Borrower/Co-Borrower Acknowledgement and Agreement

1. I certify that all of the information in this Borrower Assistance Form is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. I understand and acknowledge that the Servicer, owner or guarantor of my mortgage, or their agent(s) may investigate the accuracy of my statements, may require me to provide additional supporting documentation, and that knowingly submitting false information may violate Federal and other applicable law.
3. I understand the Servicer will obtain a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. I certify that my property has not received a condemnation notice.
6. I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
7. I understand that the Servicer will use this information to evaluate my eligibility for available relief options and foreclosure alternatives, but the Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
8. If I am eligible for a trial period plan, repayment plan, or forbearance plan, and I accept and agree to all terms of such plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. My first timely payment following my Servicer's determination and notification of my eligibility or prequalification for a trial period plan, repayment plan, or forbearance plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the trial period plan, repayment plan, or forbearance plan.
9. I agree that when the Servicer accepts and posts a payment during the term of any repayment plan, trial period plan, or forbearance plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
10. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with my loan has been revoked.
11. If I qualify for and enter into a repayment plan, forbearance plan, and trial period plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on my loan.
12. I understand that the Servicer will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any relief or foreclosure alternative that I receive to any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
13. If I am eligible for foreclosure prevention relief under the federal Making Home Affordable Program, I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by the Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan, and (c) companies that perform support services in conjunction with Making Home Affordable.
14. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Lender. This includes text messages and telephone calls to my cellular or mobile telephone.

Borrower Signature

Date

Co-Borrower Signature

Date

(Rev. January 2011)

Department of the Treasury
Internal Revenue Service

▶ **Request may not be processed if the form is incomplete or illegible.**

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number or individual taxpayer identification number on tax return
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 is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	
Third party name	Telephone number
Address (including apt., room, or suite no.), city, state, and ZIP code	
6 Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.	

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in line 6. Completing these steps helps to protect your privacy.

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, **either** husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Sign Here	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a
	Spouse's signature	Date	

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate a third party (such as a mortgage company) to receive a transcript on line 5. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a fiscal tax year (that is, a tax year beginning in one calendar year and ending in the following year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request the following.

- A transcript of a business return (including estate and trust returns).
- An account transcript (contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed).
- A record of account, which is a combination of line item information and later adjustments to the account.
- A verification of nonfiling, which is proof from the IRS that you did not file a return for the year.
- A Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.

Form 4506-T can also be used for requesting tax return transcripts.

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

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when that return was filed.

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

If you filed an individual return and lived in:

Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Mail or fax to the "Internal Revenue Service" at:

RAIVS Team
P.O. Box 47-421
Stop 91
Doraville, GA 30362
770-455-2335

RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
512-460-2272

RAIVS Team
Stop 37106
Fresno, CA 93888
559-456-5876

RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999
816-292-6102

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Signature and date. Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected.

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

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506T-EZ simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

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

1. I understand that North Texas Housing Coalition, Inc. provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that North Texas Housing Coalition, Inc. receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of my personal information with NFMC program administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for NFMC program administrators and/or their agents to follow-up with me between now and June 30, 2011 for the purposes of program evaluation.
4. I understand that client files, electronic and paper are kept confidential. Our agency ensures the confidentiality of each client's personal and financial information including credit reports, whether the information is received from client or from another source. Hard copies of client files are kept in a locked filing cabinet and electronic client files are kept secure, and only accessible by authorized employees.
5. I acknowledge that I have received a copy of North Texas Housing Coalition's Privacy Policy.

Note:

- I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified.
- I understand that I am not obligated to use any of the services offered to me.
- A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
- I understand that North Texas Housing Coalition, Inc. provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from North Texas Housing Coalition in no way obligates me to choose any of these particular loan products or housing programs.

Privacy Policy

North Texas Housing Coalition, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

We gather the following types of information:

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

(continued on the next page)

Step 5: Privacy Policy

Explains your privacy rights, the types of information the Mortgage Help Center/Counseling Agency gathers and how to opt-out.

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

Privacy Policy (continued)

You may opt-out of certain disclosures:

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (phone number) and do so. However, if you do opt out, this may affect our ability to provide homeownership services to you. To opt out, e-mail: dallas_mhc@fannicemae.com or call: 866-442-8575.
- Non-affiliated third parties are entities that are not owned nor controlled, in whole or in part, nor are they a subsidiary of, North Texas Housing Coalition, Inc. However, these third party entities are essential to our ability to provide homeownership services to you.

We may release information to third parties:

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Please sign below acknowledging you have received this statement

Borrower's Signature

Date

Co-Borrower's Signature

Date

Fannie Mae Required Documents

**PLEASE MAKE SURE TO SEND IN ALL REQUIRED DOCUMENTS
ON THIS CHECKLIST ALONG WITH YOUR PACKET.**

Complete	Please submit in the following order
<input type="checkbox"/>	Completed Uniform Borrowers Assistance Form 710
<input type="checkbox"/>	Form 4506 T-EZ - A signed and dated copy of the IRS Form 4506T-EZ (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506T-EZ signed and dated by both of the joint filers).
<input type="checkbox"/>	<p>Most Recent Tax Return or Transcript, signed, with all schedules</p> <ul style="list-style-type: none"> • If borrower has not yet filed, proof of filing extension is required • If borrower is not required to file, a signed and dated letter with explanation of reason not required to file tax return <p>If self Employed the following is needed:</p> <ul style="list-style-type: none"> • Most recent 2 years <u>personal</u> tax returns, including all schedules (SIGNED & DATED) • Most recent 2 years <u>business</u> tax returns, including all schedules (SIGNED & DATED) <p>Previous 2 years W-2's and 1099 forms (if applicable)</p>
<input type="checkbox"/>	Documentation to verify all of the income of each borrower (including any alimony or child support that the borrower chooses to rely upon to qualify) as described on page 2:
<input type="checkbox"/>	<p>Most recent utility bills for water, sewer and/or electricity (must be from last 30 days)</p> <ul style="list-style-type: none"> • Name and address must be on the bill.
<input type="checkbox"/>	<p>Current Homeowners Association (HOA) bill or statement</p> <ul style="list-style-type: none"> • If property does not have a Homeowners Association or Condo Fee, need signed and dated letter stating "Property does not have Homeowner Association."
<input type="checkbox"/>	<p>Last 2 months of Bank Statements</p> <ul style="list-style-type: none"> • For each open account, including checking, savings, money market, etc. • For retirement accounts (401K, etc), need 1 month statement • Signed and dated letter of explanation for any unique situations or unusual deposits in bank accounts
<input type="checkbox"/>	Bankruptcy documents with all schedules if there is an active bankruptcy and a letter of consent from Trustee and/or Attorney stating that borrower can be reviewed for loss mitigation/workout options, if a bankruptcy occurred after the loan originated and has been discharged or dismissed, please include the Court Order discharge or dismissal notification.
<input type="checkbox"/>	<p>Borrower's Identification Documents – provide a copy of borrower's:</p> <ul style="list-style-type: none"> • Government issued photo ID (i.e. Driver's License) • Social Security card – or letter of verification from Social Security Office
<input type="checkbox"/>	<p>Copies of Mortgage/Household Documents, provide a copy of:</p> <ul style="list-style-type: none"> • Most recent mortgage statement; • Current property tax statement tax bill or statement (IF NOT ESCROWED) • Current homeowner's Insurance policy declarations page, including flood policy (IF NOT ESCROWED)
<input type="checkbox"/>	Detailed Monthly Expense Budget with Gross Income
<input type="checkbox"/>	Signed <i>Privacy Policy</i> Disclosure Notice
<input type="checkbox"/>	Signed Third-Party <i>Borrower Authorization Form</i>

Income Type	Documentation Required
For each borrower who receives a salary or hourly wages:	Copy of consecutive pay stubs covering the last 30- day period and showing year-to-date (YTD) earnings. <ul style="list-style-type: none"> • If paystubs do not have YTD, letter from employer stating current YTD earnings and most recent W-2 required. • If paystubs are hand written, paystubs covering 60-day period.
For each borrower who is self-employed:	Last 4 months of personal and business bank statements -- all pages (including blank pages) <ul style="list-style-type: none"> • If borrower does not have business account, signed and dated letter from borrower stating that no business bank account exists. Most Recent 2 years of personal Tax Return or Transcript, signed , with all schedules Most Recent 2 years of business Tax Return or Transcript, signed , with all schedules Bankruptcy documents with all schedules (if there is a previous Bankruptcy) Previous Year Profit & Loss Statement (SIGNED) and Year-to-Date Profit & Loss Statement (SIGNED) IRS Form 1099, if applicable.
For each borrower who has income such as social security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment:	Copy of benefits statement or letter from the provider that states the amount and frequency of the benefit; and Two most recent bank statements showing receipt of such payments. Circle the amount being received.
For each borrower who is relying on alimony or child support as qualifying income:	Copy of divorce or other court decree; or separation agreement or other written agreement filed with the court that states the amount and period of time over which it will be received. Two most recent bank statements showing receipt of such payments.
For each borrower who has contribution income from household member:	Signed and dated Contribution Letter; Copy of consecutive pay stubs covering the last 30- day period for contributing household member; <u>and</u> two most recent bank statements from borrower showing receipt of such contribution payments. If non-household member and the contribution amount is over 20% of the borrower monthly gross income they must provide consecutive pay stubs covering the last 30- day period for contributing household member; <u>and</u> two most recent bank statements from borrower showing receipt of such contribution payments.
For each borrower who has rental income:	Copies of the most recent filed federal tax returns with all schedules, including Schedule E—Supplemental Income and Loss; Lease agreement; and Two most recent bank statements from borrower showing receipt of rental payments.

Budget Details

Budget Name: Mortgage Help Center Financial Worksheet

Summary

	Monthly
Total income	
Total expenses	
Surplus/Shortfall	

Incomes

Type	Description	Monthly
Base Salary		
Base Salary	Spouses Monthly Gross Wages	
Overtime		
Child Support	Includes Alimony and Seperation	
Social Security		
Pension/Retirement	Includes Pension, Annuities, and Retirement Plans	
Commissions	Include Tips, Bonuses, and Self Employment	
Rental Property Income		
Unemployment/Welfare	Unemployment Income	
Unemployment/Welfare	Welfare Income	
Other	Includes Investment Income, Royalties, Interest, Dividends, ect...	

Expenses

Type	Description	Monthly
Housing/Mortgage payment	First Mortagge	
Housing/Mortgage payment	Second Mortgage	
Housing/Condo fees	Includes Homeowners Association and Condo Fees	
Housing/Property insurance		
Housing/Property taxes		
Liabilities/Credit cards	Minimum Monthly Payment	
Liabilities/Credit cards	Minimum Monthly Payment	
Liabilities/Credit cards	Minimum Monthly Payment	
Liabilities/Credit cards	Minimum Monthly Payment	
Children/Baby-sitting		
Children/Lunch (school)		
Food/Groceries		
Food/Eating out/ Delivery		
Housing/Utilities - Electric		
Housing/Utilities - Natural gas		
Housing/Utilities - Water		
Housing/Utilities - Garbage		
Telephone/Telecom/Basic service		
Telephone/Telecom/Cell phone		
Telephone/Telecom/Internet/ISP		
Personal care	Toiletries, Clothing, Dry Cleaning, Hair Care	
Auto/Transportation/Auto loan payments	Car Payment #1	

Budget Details

Type	Description	Monthly
Auto/Transportation/Auto loan payments	Car Payment #2	
Auto/Transportation/Auto insurance		
Auto/Transportation/Gas and oil		
Entertainment/Cable		
Entertainment/Memberships/Subscriptions		
Entertainment/Cigarettes/tobacco		
Health care	Includes Bills, Prescriptions, Premiums, and Doctor's Visits	
Donations/Church tithing		
Pets	Includes Food and Vet Visits	
Insurance/Life insurance premiums		
Other		

AVOID FORECLOSURE

**GET THE HELP
YOU NEED**

Dallas Mortgage Help Center

Fannie Mae's Mortgage Help Center offers in-person and telephone support for homeowners who may be struggling with their mortgage payments. You can meet directly with dedicated on-site staff and experienced housing advisors to discuss your mortgage situation and options that may be available. English and Spanish advisors are available, and **all services offered are FREE.**

We Want to Help

Gain peace of mind and control of your situation. Contact a Fannie Mae Mortgage Help Center to get started—simply call or e-mail to schedule an appointment. **Property does not have to be located in Dallas, Texas to receive assistance. Call today for more information.**

Call: Local: (214) 416-0200
Toll Free: (866) 442-8575

E-mail: dallas_mhc@fanniemae.com

Visit: Dallas Mortgage Help Center
2777 North Stemmons Freeway
Suite 110B
Dallas, TX 75207

Go online: www.knowyouroptions.com/dallas

Appointments are preferred, but walk-ins are welcome!

IF YOU ARE HAVING
DIFFICULTY
PAYING YOUR
MORTGAGE
NOW'S THE TIME
TO ACT.

Mortgage Help Center Hours:

Monday

9:00 a.m. – 8:00 p.m.

Tuesday – Friday

9:00 a.m. – 6:00 p.m.

2nd Saturday of every month

9:00 a.m. – 1:00 p.m.

