



Loan Number:

Dear Customer,

Ocwen is committed to helping our customers facing financial difficulties. Since 2010, we have successfully helped over 100,000 people resolve their mortgage delinquency and avoid foreclosure.

And, as your loan servicer, we are committed to helping YOU. We offer a full range of mortgage assistance programs, and actively participate in the Obama Administration's Home Affordable Mortgage Program (HAMP).

You may be able to **lower your monthly payments** – **APPLY NOW** to find out what options are available to you!

HOW TO APPLY

Find out what assistance you qualify for - simply complete the enclosed application material, and provide us with ALL requested financial documents.

The Basics – We need detail about your Financial Hardship, Income, Financial Assets, and Expenses.

Don't worry, a **Detailed Checklist and Instructions are provided on Page 3** – we want to make this as easy for you as possible.

How to Speed-Up the Process

- Send All Forms & Documents within 15 days of the date of this letter at ONE time and send All Pages of requested documents.
- **The faster you apply, the faster we reply.**
- Don't send originals! This way you have copies for your OWN records.
- Be sure to SIGN and DATE Forms!

For Fastest Processing – Please fax COMPLETE set of forms & documents to **1-407-737-6174**, or EMAIL us at **mod@ocwen.com**

For Regular Processing – Mail COMPLETE set of forms & documents & material to

Ocwen Loan Servicing, LLC
Attn: Home Retention Department
1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409

AFTER YOU APPLY

We will conduct a thorough review of your financial situation, and first verify for your eligibility for the HAMP program. If HAMP doesn't apply to your loan, we will work to match your situation to our own mortgage modification and assistance programs. While we consider your request, we will not initiate a new foreclosure action and we will not move ahead with the foreclosure sale on an active foreclosure as long as we have received all required documents and you have met the eligibility requirements. In the event that a foreclosure sale has been set and is within 30 days from this request for a HAMP application, the foreclosure sale will not be stopped and the sale will take place on the scheduled date unless a complete HAMP application with all required attachments and signatures is delivered to Ocwen no later than 7 business days prior to the scheduled foreclosure sale date. Requesting of a HAMP application via phone or via Ocwen's website will not stop a scheduled foreclosure sale that is within 30 days of the application request.

Your application review takes 30 days on average – **we will be sure to let you know** when our review is complete.

Keep in mind that "no news is good news" in the 30 days after you apply. But, if we need any information or clarification, we will be sure to let you know right away. There is no need to call, unless you have specific questions or concerns. If you do have questions, call us toll-free, at (800) 746-2936. We are available Monday through Friday 08:00 am ET to 09:00 pm ET, Saturday 08:00 am ET to 05:00 pm ET and Sunday 12:00 pm ET to 09:00 pm ET.

Sincerely,

Ocwen Loan Servicing, LLC

AVOIDING FORECLOSURE - 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
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 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
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.
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.
Refinance	Receive a new loan with lower interest rate or other favorable terms	Makes your payment or terms more affordable

We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return this package to start the process of getting the help you need now.

Learn More

For more information, please see the Frequently Asked Questions (refer to Section 18) and other information provided with this letter. If you need assistance, contact our customer support team at (800) 746-2936.

Act Now

Please fax COMPLETE set of forms & documents to **1-407-737-6174**, or EMAIL us at **mod@ocwen.com**

Detailed Checklist and Instructions

Step 1	<input type="checkbox"/> Complete and sign the enclosed Request for Mortgage Assistance (RMA). Must be signed by all borrowers who are on the mortgage (notarization is not required). Section 3 may not apply to everyone.	
	<input type="checkbox"/> Borrower(s) information (Section 1) <input type="checkbox"/> Property Information (Section 2)	<input type="checkbox"/> Occupancy and Rental Information (Section 3)
Step 2	<input type="checkbox"/> Provide required Financial Information and Documentation (Section 4-8)	
	<input type="checkbox"/> Provide the required income documentation as per the RMA form <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.	
	<input type="checkbox"/> Current Employment Information (Section 4) <input type="checkbox"/> Income Information (Section 5) <input type="checkbox"/> Required income documentation (Section 6) <input type="checkbox"/> Combined Housing Assets (Section 7a)	<input type="checkbox"/> Housing Expenses (Section 7b) <input type="checkbox"/> Misc. Expenses (Section 7c) <input type="checkbox"/> Profit and Loss Statement (Section 8)
Step 3	<input type="checkbox"/> Provide required Hardship Documentation. This will be used to verify your hardship. (Section 9)	
	<input type="checkbox"/> Explain the reason for the Hardship <input type="checkbox"/> Provide the required income documentation as per the RMA form	
Step 4	<input type="checkbox"/> Provide authorization for Release of Information. (Section 10 and 11)	
	<input type="checkbox"/> Provide Consent of Release of Information (For Co-Borrower's only) <input type="checkbox"/> Provide Consent of Release of Information	
Step 5	<input type="checkbox"/> Complete and sign a dated copy of the enclosed IRS Form 4506T or 4506T-EZ (Section 12)	
	<input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506T or 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 or 4506T-EZ signed and dated by both joint filers	
Step 6	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps:	
	<input type="checkbox"/> Dodd Frank Certificate (Section 13) <input type="checkbox"/> Acknowledgement and Agreement (Section 14) <input type="checkbox"/> Beware of Foreclosure Rescue Scams (Section 15)	<input type="checkbox"/> Homeowner's Hotline (Section 16) <input type="checkbox"/> Government monitoring Information (Section 17) <input type="checkbox"/> Frequent Asked Questions (Section 18)
Step 7	<input type="checkbox"/> Gather and send completed documents—your Request for Mortgage Assistance (RMA) Form no later than 15 days from the date of this letter. You must send in all required documentation listed in steps 1-6 above, and summarized below:	
	<input type="checkbox"/> Borrower and Rental Information (attached) <input type="checkbox"/> Financial Information (attached) <input type="checkbox"/> Hardship Documentation (attached) <input type="checkbox"/> Release of Information Documentation (attached) <input type="checkbox"/> Form 4506T-EZ (attached) <input type="checkbox"/> Borrower's Acknowledgement and Agreement (attached)	<input type="checkbox"/> Section 1 to 3 <input type="checkbox"/> Section 4 to 8 <input type="checkbox"/> Section 9 <input type="checkbox"/> Section 10-11 <input type="checkbox"/> Section 12 <input type="checkbox"/> Section 14

IMPORTANT REMINDERS:

If you cannot provide the documentation within the time frame provided, have other types of income not specified in the **Request for Mortgage Assistance(RMA)**, cannot locate some or all of the required documents, OR have any questions, please contact us at (800) 746-2936.

It is imperative for you to send COMPLETE details of income along with a signed 4506-T or 4506-T-EZ form.

Making Home Affordable Program
Request For Mortgage Assistance (RMA)



When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this RMA is accurate and truthful.

HARDSHIP AFFIDAVIT

SECTION 1: BORROWER INFORMATION

	Borrower	Co-Borrower 1	Co-Borrower 2
Name			
Social Security Number			
Date of Birth			
Home Phone Number with Area Code			
Cell or Work Number with Area Code			
Email ID			

Property Address:-

Has any borrower filed for bankruptcy? ☐ Yes ☐ No

Filing Date(MM/DD/YYYY): ___/___/___ Bankruptcy case number: _____

Has your bankruptcy been discharged? ☐ Yes ☐ No

Is any borrower a service member? ☐ Yes ☐ No

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

Have you ever received a HAMP modification on a loan where the property was the primary residence of one of the borrowers? ☐ Yes ☐ No

How many permanent HAMP modifications have any borrowers received on properties that were not their primary residence? _____

Are you or any co-borrower currently in or being considered for a HAMP trial plan on a property other than your principal residence? ☐ Yes ☐ No

SECTION 2: PROPERTY INFORMATION

This section is required

I want to: ☐ Keep the property ☐ Sell the Property

Do you have any condominium or homeowners association (HOA) fees? ☐ Yes ☐ No

Total Monthly Amount of HOA fees: \$ _____.

Who are fees paid to? (Name & Address): _____

Are there other mortgage(s) or liens on the property? ☐ Yes ☐ No

If "Yes", Servicer Name : _____ Loan ID number: _____

I consider the property my principal residence ☐ Yes (Provide a recent utility bill) ☐ No (Must also complete Section 3)

Do you currently occupy the property? ☐ Yes (Skip the remaining questions) ☐ No (Answer the remaining questions)

If you do not live in the home currently:

1. What is the total monthly rent or mortgage payment on your current residence? \$ _____.

2. Have you been temporarily displaced (military, job transfer, etc) ☐ Yes ☐ No

If Yes, describe: _____

3. Do you intend to occupy this residence your primary home after your displacement ends? ☐ Yes ☐ No

4. Is the property being rented by someone? ☐ Yes ☐ No

If yes: Lease start date (MM/YY) ___/___ Monthly Rent: \$ _____ .00 (Provide a copy of the lease)

SECTION 3: OCCUPANCY AND RENTAL INFORMATIONComplete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence**Is this property used as a second home or seasonal home?**☐ Yes☐ No**If yes, skip the rest of section 3****Is the property occupied?**If **Yes**, describe the occupant:☐ Rent-Paying tenant**. Lease start date ____ / ____ / ____ Monthly Rent: \$____.00 (Provide a copy of the lease)
MM / YYYY☐ Occupied rent-free by a family member, parent, or guardian☐ Occupied rent-free by someone elseIf **No**, what is the property status?☐ Vacant but available for rent**. (Describe efforts to rent property): _____☐ No Intent to rent☐ Condemned☐ Other (Describe): _____****IF PROPERTY IS RENTED OR AVAILABLE FOR RENT, PLEASE COMPLETE THE CERTIFICATION BELOW****RENTAL PROPERTY CERTIFICATION**☐ **By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property described in this Section 3 and I hereby certify under penalty of perjury that each of the following statement 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 RMA is received by your servicer.

Initials:

Borrower

Co-Borrower 1

Co-Borrower 2

____ / ____ / ____
Date (MM/DD/YYYY)

FINANCIAL INFORMATION FORM**SECTION 4: CURRENT EMPLOYMENT INFORMATION**

- You should only complete requested employer information if you are currently working for employer.
- If you are not currently employed, indicate that you are currently "Unemployed" in the box provided.

	Borrower	Co-Borrower 1	Co-Borrower 2
Status of Employment	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed
If unemployed, are you currently receiving unemployment benefits or received the benefits in the last 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Hire Date	MM / DD / YYYY	MM / DD / YYYY	MM / DD / YYYY
How often are you paid?	<input type="checkbox"/> Weekly <input type="checkbox"/> Every other week <input type="checkbox"/> Monthly <input type="checkbox"/> Twice a month	<input type="checkbox"/> Weekly <input type="checkbox"/> Every other week <input type="checkbox"/> Monthly <input type="checkbox"/> Twice a month	<input type="checkbox"/> Weekly <input type="checkbox"/> Every other week <input type="checkbox"/> Monthly <input type="checkbox"/> Twice a month

SECTION 5: INCOME INFORMATION - RECEIVED PER MONTH

- All figures should represent the total amount received in a month for that income category.
- GROSS Pay** – This is the amount of compensation received by an employee each month before any deductions are made for taxes, health benefits, 401k contributions, etc.
- NET Pay** – This is the amount of compensation received by the employee each month after all deductions are made for taxes, health benefits, 401k contributions, etc. This would be the actual dollar amount on the pay check or amount deposited into the employee's bank account, if direct deposit is used.
- Overtime Pay, Commissions and Bonuses** – This should be based on a monthly average since the amount received can vary on a monthly basis. For example, if bonus income of \$1,200 is received on an annual basis, the amount entered should be \$100 (\$1,200 divided by 12 months = \$100)..
- Self Employed Borrowers** – The total amount of income received per month should be tied back to the Profit and Loss Statement to be provided under the Document Checklist. A Profit and Loss Statement is a financial statement that summarizes the revenues, costs and expenses incurred during a specific period of time - usually a fiscal quarter or year.

	Borrower	Co-Borrower 1	Co-Borrower 2
GROSS Pay (Before all tax/ payroll deductions)	\$	\$	\$
NET Pay (Take home pay)	\$	\$	\$
Overtime Pay (Average per month and not included in above)	\$	\$	\$
Commissions (Average per month and not included in above)	\$	\$	\$
Bonus (Average per month and not included in above)	\$	\$	\$
Tips (Average per month and not included in above)	\$	\$	\$
Social Security	\$	\$	\$
Disability / Death Benefits	\$	\$	\$
Retirement/ Pension	\$	\$	\$
Alimony/ Child Support*	\$	\$	\$
Public Assistance / Workers' Compensation	\$	\$	\$
Food Stamps/Welfare	\$	\$	\$
Unemployment Benefits	\$	\$	\$
Monthly GROSS Rental Income from All Properties**	\$	\$	\$
Other Income	\$	\$	\$
Total (Gross Income)	\$	\$	\$

*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.

**Include Rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance.

SECTION 6: REQUIRED INCOME DOCUMENTATION

Income Sources for <u>ANY</u> Borrower(s)	Documents required
Salary/Hourly wages income	For Each Borrower who is salaried or hourly wage income, provide 2 most recent paystubs that reflects at least 30 days of year- to-date income.
Self Employment income	Provide your most recent signed and dated quarterly or year-to date profit and loss statement.
Unemployment income	Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits or benefits statement from the provider
Tips, commission, bonus, housing allowance or overtime.	Describe the type of income, how frequently you receive the income and third party documentation describing the Income (e.g., employment contracts or printouts documenting tip income).
Food Stamps, social security, disability, death benefits, pension, public assistance, adoption assistance.	Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider and receipt of payment (such as two most recent bank statements or deposit advices).
Income from rental properties that are not your principal residence.	If rental income is not reported on Schedule E, provide a copy of the current lease agreement with bank statements showing deposit of rent checks. Provide your most recent Federal Tax return with all schedules, including Schedule E.
Alimony, child support, or separation maintenance payments.	<ul style="list-style-type: none"> Provide a copy of the divorce decree, separation agreement, or other written legal agreement filed with the court that states the amount of the payments and the period of time that you are entitled to receive them. AND Copies of your two most recent bank statements or deposit advices showing you have received payment. <p>Notice: 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.</p>

All borrowers must include a signed IRS Form 4506-T or 4506T-EZ regardless of income source(s).

SECTION 7(a): COMBINED ASSETS		SECTION 7(b): MONTHLY HOUSING EXPENSES		SECTION 7(c): MONTHLY MISCELLANEOUS EXPENSES	
Total Checking Account(s)	\$	Credit Cards/Installment Debt (Total Min. Payment)	\$	Health Insurance	\$
Total Savings Account(s) / Money Market	\$	Child support/ Alimony	\$	Medical Bills	\$
Stocks / Bonds / CD's	\$	Car Payments	\$	Student Loan Payments	\$
401k / Employee Stock Ownership Plan	\$	Mortgage payments on other Properties	\$	Religious / Charitable Contributions	\$
Car(s) (Estimated value less any loans outstanding)	\$	Gas	\$	Personal / Life Insurance	\$
Life Insurance (Whole Life / Term)	\$	Food	\$	Club / Union Dues	\$
IRA / Keogh Accounts	\$	Auto Insurance	\$	Cable TV / Entertainment	\$
Other Assets	\$	Auto Maintenance	\$	Dry Cleaning / Clothing	\$
		Bank / Finance Loan Payments	\$	School Tuition	\$
		Other Expenses	\$	Other Expenses	\$
Description of Other Assets:		Description of Other Expenses:		Description of Other Expenses:	
Total Assets	\$	Total Housing Expenses	\$	Total Misc. Expenses	\$

SECTION 8: PROFIT AND LOSS STATEMENT**Required ONLY for SELF-EMPLOYED BORROWERS**

Submit the last three month's statements, if you file this monthly OR one for last quarter.

This form is only necessary for individuals who are self-employed and need to report income from a privately owned business. This is not a substitute for providing federal tax returns documenting income, but should be provided in addition to the required tax forms and schedules.

Statement Year : _____ Start date (MM/YYYY): ____/____/____ End Date(MM/YYYY) : ____/____/____

Business Name : _____

Business Address : _____

Business Owner(s) Other than the Borrower: _____ Partnership Share (%): _____

Gross receipts / Income		
Items	Description (optional)	Amount
		\$
		\$
		\$
		\$
		\$
		\$
	Total Income :	\$

Expenses*		
Items	Description (optional)	Amount
Advertising		\$
Car and truck expenses		\$
Commissions and fees		\$
Contract labor		\$
Employee benefit programs		\$
Insurance (other than health)		\$
Interest paid (Mortgage or other)		\$
Legal and professional services		\$
Office expense		\$
Pension and profit-sharing plans.		\$
Rent or lease		\$
Vehicles, machinery, and equipment		\$
Repairs and maintenance		\$
Supplies		\$
Taxes and licenses		\$
Travel, meals, and entertainment		\$
Wages (less employment credits)		\$
Utilities		\$
Other expenses		\$
	Total Expenses :	\$

*Do not include any depreciation as an expense.

NET PROFIT (Total Income minus Total Expenses) : \$ _____.

I acknowledge that the information provided on this document is complete and accurate as of the date below.

Signature : _____

Date (MM/DD/YYYY) ____/____/____

Print Name : _____

SECTION 9: HARDSHIP DETAILS

I am (We are) requesting review for mortgage assistance.

I am (We are) having difficulty in making my monthly payments because of financial difficulties created by (check all that apply) :

Date Hardship(s) began is ____/____/____(MM/YY)

<input type="checkbox"/> My household income has declined.	<input type="checkbox"/> My monthly debt payments are excessive.
<input type="checkbox"/> My expenses have increased.	<input type="checkbox"/> My cash reserves are insufficient to maintain my current mortgage
<input type="checkbox"/> Death of primary or secondary wage earner	<input type="checkbox"/> Divorce/separation
<input type="checkbox"/> Disability or serious injury of a borrower or family member	<input type="checkbox"/> Medical expenses, surgeries, extended illness or disease
<input type="checkbox"/> I am unemployed (if yes, please attach award letter/ bank statement) When did (will) your unemployment benefits start? ____/____/____ (MM/DD/YYYY) When did (will) your unemployment benefits end? ____/____/____ (MM/DD/YYYY)	Others:

Explanation (continue on a separate sheet of paper if necessary):

SECTION 10: NON BORROWER CONSENT FORM

If you wish for income from individuals not listed on the mortgage to be considered in qualifying for a modification, Ocwen is required to review all non-borrower credit reports.

A **non-borrower** is defined as someone who lives at the property but is not on the original mortgage note (and may or may not be on the original security instrument), but whose income will be used to support the modified mortgage payment.

This form will authorize Ocwen to pull a credit report for occupancy verification as well as to support that this non-borrower income has not been utilized in a prior modification.

WITHOUT THIS AUTHORIZATION, NON-BORROWER INCOME CANNOT BE CONSIDERED AND MAY RESULT IN A DELAY IN PROCESSING YOUR APPLICATION.**Non-Borrower 1****Non-Borrower 2**_____
Print Name_____
Print Name_____-_____-_____
Social Security Number ____/____/_____
Date of Birth (MM/DD/YYYY)_____-_____-_____
Social Security Number ____/____/_____
Date of Birth (MM/DD/YYYY)**Acknowledgements (This must be completed but will only be used if being evaluated for the Government's Making Home Affordable Program)**

1. I understand that Ocwen will pull a current credit report on all non-borrowers whose income is submitted as part of the evaluation and relied upon to support the modified mortgage payment.
2. I confirm that my income was not utilized in a prior modification.

Non-Borrower 1 Signature_____/_____/_____
Date(MM/DD/YYYY)_____
Non-Borrower 2 Signature_____/_____/_____
Date(MM/DD/YYYY)

SECTION 11: CONSENT FOR RELEASE OF INFORMATION

Third-Party Authorization Form

Ocwen Loan Servicing, LLC

<<LOAN_NUM>>

Mortgage Lender/Servicer Name ("Servicer")

[Account][Loan] Number

The undersigned Borrower and Co-Borrower (if any) (individually and collectively, "Borrower" or "I"), authorize the above Servicer and the following third parties

[Counseling Agency]

[Agency Contact Name and Phone Number]

[State HFA Entity]

[State HFA Contact Name and Phone Number]

[Other Third Party]

[Third Party Contact Name and Phone Number]

[Relationship of Other Third Party to Borrower and Co-Borrower]

(individually and collectively, "Third Party") to obtain, share, release, discuss, and otherwise provide to and with each other public and non-public personal information contained in or related to the mortgage loan of the Borrower. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Borrower. I also understand and consent to the disclosure of my personal information and the terms of any agreements under the Making Home Affordable or Hardest Hit Fund Programs by Servicer or State HFA to the U.S. Department of the Treasury or their agents in connection with their responsibilities under the Emergency Economic Stabilization Act.

The Servicer will take reasonable steps to verify the identity of a Third Party, but has no responsibility or liability to verify the identity of such Third Party. The Servicer also has no responsibility or liability for what a Third Party does with such information.

This Third-Party Authorization is valid when signed by all borrowers and co-borrowers named on the mortgage and until the Servicer receives a written revocation signed by any borrower or co-borrower.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION:

Borrower Name

Signature

Co-Borrower 1 Name

Signature

Co-Borrower 2 Name

Signature

/ /
Date(MM/DD/YYYY)

SECTION 12 : INSTRUCTION FOR IRS FORM 4506T-EZ (Next page)

SEND ONE COPY OF THE 4506T/4506T-EZ FORM TO THE IRS. SEND ANOTHER COPY OF THE 4506T/4506T-EZ WITH ALL OTHER REQUIRED DOCUMENTS

STEP 1	All borrowers must SIGN and DATE the form. (Signatures should be exactly in the same name as provided in your original return.)
STEP 2	<i>Fax the signed form to Ocwen at 1(407) 737-6174 OR Scan and email the signed form to Ocwen at mod@ocwen.com</i>
STEP 3	<i>Fax the signed form to the IRS at number below. (Based on your state of residence, use the table below to determine the correct fax number.)</i>

State

Florida, Georgia, North Carolina, South Carolina

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address

Alaska, Arizona, 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

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

Fax Number

1(770) 455-2335

1(512) 460-2272

1(559) 456-5876

1(816) 292-6102

Form **4506T-EZ**

(Rev. January 2012)

Department of the Treasury
Internal Revenue Service**Short Form Request for Individual Tax Return Transcript**

OMB No. 1545-2154

► **Request may not be processed if the form is incomplete or illegible.****Tip.** Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

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
Ocwen Loan Servicing, LLC Attn: Home Retention Department	(800) 746-2936
Address (including apt., room, or suite no.), city, state, and ZIP code	
1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	

Caution. If the tax 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 this line. Completing this step 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 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.

2009 2010 2011 _____

☐ 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.

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

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

SECTION 13: DODD FRANK CERTIFICATE

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 RMA is received by your servicer.

SECTION 14: BORROWER AND CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT

1. I certify that all of the information in this RMA 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, 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 and 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 RMA 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 Name	Signature	Co-Borrower 1 Name	Signature
Co-Borrower 2 Name	Signature	/ /	
		Date(MM/DD/YYYY)	

SECTION 15: BEWARE OF FORECLOSURE RESCUE SCAMS

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.sigtar.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.

**SECTION 16: 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.

**SECTION 17: 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
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race	<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		Race	<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	
Sex	<input type="checkbox"/> Female <input type="checkbox"/> Male		Sex	<input type="checkbox"/> Female <input type="checkbox"/> Male	

To be completed by interviewer

This request was taken by <input type="checkbox"/> Telephone <input type="checkbox"/> Mail <input type="checkbox"/> Face-to-face Interview <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)	

SECTION 18: FREQUENTLY ASKED QUESTIONS

- 1 **Why Did I Receive This Package?**
You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.
- 2 **Where Can I Find More Information on Foreclosure Prevention?**
Please see the Avoiding Foreclosure attachment in this package for more information, or you can contact Ocwen.com.
- 3 **Will I Be Evaluated for the Federal Home Affordable Modification Program (HAMP) When I Submit My Borrower Response Package?**
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, we will evaluate you for a non-HAMP 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 Response Package to You?**
We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.
Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. Please submit your Request for Mortgage Assistance Package as soon as possible.
- 6 **What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?**
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, we may refer your mortgage 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!
- 9 **What if My Property is scheduled for a Foreclosure Sale in the Future?**
If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a 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.
- 10 **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.
- 11 **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.
- 12 **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.
- 13 **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. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.
- 14 **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 13 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.