

We understand that financial circumstances may change from time to time, affecting your ability to meet your obligations.

We Are Here to Help — Call Us at 1-800-306-6062

Let us work with you to understand the issues affecting your mortgage payments. We'll explore what assistance available to you and discuss the forms and documentation needed to determine if you qualify for a mortgage relief.

Options May Be Available

The right option for you depends on your individual circumstances. When you provide the required information and documentation about your situation, we can determine if you qualify for temporary or long-term mortgage relief options. Review the Information on Mortgage Relief Options Available page for an overview of these options.

Additional Assistance

For help exploring your options, the Federal government provides contact information for housing counselors you can access by contacting the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgagehelp, Department of Housing and Urban Development ("HUD") at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or by calling 1-800-569-4287

Remember, you need to take action by calling us at 1-800-306-6062 right away – or get started by completing and returning the Request for Mortgage Assistance (RMA) form along with the other required documents as they pertain to your specific situations to us at:

Mail	Fax	Email	Web
6200 S Quebec St., Ste 300 Greenwood Village, CO 80111	1-877-875-0981 (Page limit per transmission is 25 pages)	crdocs@sls.net	www.sls.net

If you have other questions about mortgage relief options that cannot be answered by us, please call the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673). This hotline can help with questions about the program and offers access to free HUD-certified counseling services in English or Spanish.

If you have any questions regarding this information, please contact Customer Assistance toll free at 1-800-306-6062, Monday through Friday, 6:00 a.m. until 7:00 p.m. MT. and Saturday 8:00 a.m. until 12:00 p.m. MT. SLS accepts calls from relay services. We provide translation services for individuals who indicate a language preference other than English. Se habla español.

Sincerely, Specialized Loan Servicing LLC

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

Bankruptcy Notice - If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you have questions, please contact us at 1-800-306-6057.

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC, 20552

Servicemembers Civil Rights Act Notice

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 39014043) (SCRA).

Who may be entitled to legal protections under the SCRA?

- › Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- › Reserve and National Guard personnel who have been activated and are on Federal active duty National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- › Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration
- › Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What legal protections are servicemembers entitled to under the SCRA?

- › The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- › The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- › The SCRA contains many other protections besides those applicable to home loans.

How does a servicemember or dependent request relief under the SCRA?

- › In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. [Note: Lender should place its name, address, and contact information here.]
- › There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How does a servicemember or dependent obtain information about the SCRA?

- › Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.e.mil/content/locator.php>
- › **Military OneSource** is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website form HUD-92070 (12/2014)

Mortgage Assistance Application Checklist

Get Started – Use this checklist to ensure you have completed all required forms and have the right information.

1	Review the information provided to help you understand your options, responsibilities, and next steps.
	<ul style="list-style-type: none"> > Information on options available > Frequently asked questions
2	Complete and sign the enclosed Request for Mortgage Assistance (RMA).
	Form must be signed by all borrowers on the mortgage and must include: <ul style="list-style-type: none"> > Your preferred intent with the property (i.e., Retain the property, Sell the property or Deed the property back) > All income expenses, and asset for each contributing borrower and non-borrower contributor(s) > An explanation of financial hardship that makes it difficult to pay the mortgage > Your acknowledgement and agreement that all the information you provide is true and accurate
3	Provide required income documents.
	This documentation will be used to verify your hardship and all of your income. <ul style="list-style-type: none"> > Proof of Income must be provided for all borrowers > Proof of Income from a household member who is not on the promissory note (non-borrower contributor), 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 in addition to the credit authorization form included in the Request for Mortgage Assistance form. > Follow the instructions set forth in Section 5 of the Request for Mortgage Assistance form (attached) > Write your loan number on all pages, if it is not already listed, to aid in identifying your documents
4	Provide required hardship documentation. This documentation will be used to verify your hardship
	<ul style="list-style-type: none"> > Follow the instructions set forth in the Request for Mortgage Assistance form > Write your loan number on all pages if it is not already listed to aid in identifying your documents
5	Send your completed application package.
	Send all required documentation listed in steps 2-4, as well as summarized below <ul style="list-style-type: none"> > Complete Request for Mortgage Assistance form > Income Documentation for each borrower and non-borrower contributor as outlined in the Request for Mortgage Assistance form > Hardship Documentation as outlined in the Request for Mortgage Assistance form

IMPORTANT INFORMATION:

- > If you cannot provide the documentation, have other types of income not specified on the **RMA**, cannot locate some or all of the required documents, or if you have any questions regarding this information, please contact our Customer Assistance Department toll free at 1-800-306-6062, Monday through Friday, 6:00 a.m. until 7:00 p.m. MT. Saturday 8:00 a.m. until 12:00 p.m. MT. SLS accepts calls from relay services. We provide translation services for individuals who indicate a language preference other than English. Se habla español.
- > **You do not need to send original income or hardship documents. Copies are acceptable.**
- > Upon receipt of your complete application, SLS will utilize the intent you've noted in your Request for Mortgage Assistance form to determine which program we will evaluate you for first. However, SLS will perform an evaluation to determine your eligibility of all available programs offered by your investor. The results of our evaluation will be communicated to you in a decision letter.
- > SLS encourages you to consider contacting other servicers of loans secured by the same property to discuss loss mitigation options.

Information on Mortgage Relief Options Available

The variety of options summarized below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, staying in your home may not be possible. In this case, a short sale or deed-in-lieu may be alternative options – see the table below for more information.

Options to keep the property	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 bring 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.	Gives you time to improve your financial situation and possibly qualify for a better option than would be available right now.
Modification	Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a "trial period" (e.g., completing a three month trial period plan) that requires payment of the approximate amount of the modified payment.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Options to leave the property	Overview	Benefit
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	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.

We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at 1-800-306-6062 and we'll talk about available options and help you understand the forms and documents we need from you to determine if you qualify for an option. We accept calls from relay services. We provide translation services for individuals who indicate a language preference other than English. Se habla español.

Government Assistance May Be Available

Get Homeowner Assistance Fund Help

1) WHAT IS THE HOMEOWNER ASSISTANCE FUND (“HAF”)?

The Homeowner Assistance Fund (HAF) is a federal assistance program that helps homeowners who have been financially impacted by COVID-19 pay their mortgage or other home expenses.

The HAF program available to you will depend on your area. Each state or territory developed its own program. Programs were also developed by Tribes (or their Tribally Designated Housing Entity), the Department of Hawaiian Home Lands, and the District of Columbia.

2) AM I ELIGIBLE?

To be eligible, you must:

- Have experienced a financial hardship associated with the COVID-19 pandemic.
- Apply for assistance for your primary residence.
- Have household income at or below your state’s program requirements. Most state programs limit eligibility to households with less than 150% of the median income in your area or \$79,900, whichever is higher. Some programs have established lower limits, so check your program’s income requirements before applying.
- Meet additional requirements specific to the program where you are applying.

3) HOW DO I APPLY?

Visit www.consumerfinance.gov/haf/ to check your local program. Application processes may vary by location. You will need to verify that you meet income requirements and may need to provide additional necessary documentation.

4) QUESTIONS?

For any other questions, see <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or contact a HUD-approved housing counseling agency at www.consumerfinance.gov/find-a-housing-counselor or 1-800-569-4287. They can help guide you through the application process.

Please be advised that all HAF contact information has been obtained directly from HAF and may be subject to change based on state program updates.

This is not an offer to extend credit. Program subject to conditions and eligibility requirements. Offer invalid if your loan is sold prior to satisfaction of the debt. Calls will be monitored and recorded for quality assurance purposes. If you do not wish for your call to be recorded, please notify the Customer Assistance Associate when calling.

You may have received documents from SLS concerning a home mortgage loan modification. The purpose of this solicitation is to offer you another option with respect to your loan, if you qualify; however, it is not meant to take the place of the loan modification option, if applicable.

This Document is for your reference only. Do not return with your application package.

Frequently Asked Questions

Q: Why did I receive this package?

A: You received this package because we have not received one or more of your monthly mortgage payments and want to help find a mortgage relief option or you have requested information on obtaining assistance. 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.

Q: Will it cost money to get help?

A: There should never be a fee from your lender or qualified counselor to obtain assistance or information about mortgage relief 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.

Q: What happens once I have sent the Request for Mortgage Assistance to you?

A: Within five business days of receipt of your request, we will send you a notice acknowledging receipt of the request and notifying you whether the application is complete or incomplete. If the application is incomplete, we will provide a list of 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 Request for Mortgage Assistance and all supporting documentation, we will let you know which mortgage relief options, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Request for Mortgage Assistance 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.

Q: Will the foreclosure process begin if I do not respond to this letter?

A: If we do not receive a complete application and 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 as permitted by applicable law and/ or investor guidelines.

Q: What if my property is scheduled for a foreclosure sale in the future?

A: If this is your first review or, if pursuant to state law, you have had a qualifying change in circumstance, and you submit a complete loss mitigation application and SLS has not made a first notice or filing required by applicable law for any judicial or non-judicial foreclosure process SLS will not initiate foreclosure proceedings, as permitted by applicable law or investor guidelines.

If this is your first review or, if pursuant to state law you have had a qualifying change in circumstance, and you submit a complete loss mitigation application after a SLS has made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process but more than 37 days before a foreclosure sale, SLS will not move for foreclosure judgment or order of sale, or conduct a foreclosure sale, as permitted by applicable law or investor guidelines.

As permitted by applicable law or investor guidelines, if SLS has already moved for a foreclosure judgment or order of sale prior to receiving a completed application but more than 37 days before a foreclosure sale, SLS will take reasonable steps, such as requesting the court delay the consideration of the motion, to avoid a ruling on such a motion until SLS has completed the loss mitigation evaluation, however, there is no guarantee that we will be able to postpone a scheduled sale.

Q: Will my property be sold at a foreclosure sale if I accept a mortgage relief option?

A: No. If you are approved for a mortgage relief option and accept, any foreclosure sale will not occur if you continue to honor the terms of the Agreement. However, if you fail to comply with the terms of the Agreement and do not make other arrangements with us, your loan will be enforced according to its original terms. In addition, if you are currently in a bankruptcy proceeding, approval of mortgage relief option alternative for which you may be eligible is contingent on approval of the bankruptcy court in your bankruptcy case.

Q: Will my credit score be affected by my late payments or being in default?

A: 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.

Q: Will my credit score be affected if I accept a foreclosure prevention option?

A: While the impact on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. 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.

Q: Is foreclosure prevention counseling available?

A: 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.

This document is for your reference only. Do not return with your application package.

SLS Loan Number: _____

Monthly Household Expenses							
Liabilities				Additional Living Costs			
1 st mortgage principal and interest (Subject property)	\$	Primary Residence Expense (If not subject)	\$	Medical	\$	Food	\$
2 nd mortgage principal and interest (Subject property)	\$	Alimony	\$	Tuition / School	\$	Utilities/Cable /Internet /Phone	\$
Property taxes	\$	Child support	\$	Car insurance	\$	Life Insurance	\$
HOA/Condo/Co-op fees	\$	Auto payments / Lease	\$	Auto Expenses	\$	Clothing	\$
Mortgage payments on other properties	\$	Credit Cards / Installment loans	\$	Dependent Expense	\$	Property maintenance	\$
Other Liabilities:			\$	Other Living:			\$
Total Expenses \$							
Number of people living in the household:			#				

Household Assets					
Checking Account(s)	\$	Stocks/Bonds	\$	Other	\$
Checking Account(s)	\$	CDs	\$	Other	\$
Savings/Money Market	\$	Value of all Real Estate except Principal Residence	\$	Total Assets	\$

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

SECTION 5: OTHER PROPERTIES OWNED							
Property Address (Enter "V" for vacant, "S" for second home, "R" for rented, or "P" for primary)	Property is: (V,S,R, or P)	Gross monthly rent	Monthly Mortgage Payment	Insurance, taxes, misc.	HOA	Net rental income	Loan Servicer's name
		\$	\$	\$	\$	\$	
		\$	\$	\$	\$	\$	
		\$	\$	\$	\$	\$	
		\$	\$	\$	\$	\$	
	Totals	\$	\$	\$	\$	\$	

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

This page lists the required income documentation that you must submit with this form in support of your request for assistance. Additionally, you must disclose ownership in any other properties owned by the Borrower and Co-Borrower.

SECTION 6: REQUIRED INCOME DOCUMENTATION	
Provide for each Borrower as applicable	
Core documents (All income types)	<ul style="list-style-type: none"> Completed, signed, and dated Request for Mortgage Assistance form Signed and dated 4506-T or most recent, signed, and complete tax returns Last 2 months' worth of bank statements
Salary or hourly wage	<ul style="list-style-type: none"> 30 days' or 4 weeks' worth of consecutive paystubs with year to date income.
Self-employed income	<ul style="list-style-type: none"> Most recent, signed, and dated quarterly (at least 3 months) or YTD profit and loss Business Tax Returns with all schedules
Rental income	<ul style="list-style-type: none"> Mortgage statement for rental property and primary residence Lease agreement for rental property 2 most recent Bank statements with rental income identified Most recent, signed, and complete individual Tax return with Schedule E
Benefit income	<ul style="list-style-type: none"> Award letter 2 most recent Bank statements with benefit income identified
Alimony or child support *See notice below*	<ul style="list-style-type: none"> Divorce decree Bank statement with alimony / child support income identified
Unemployment income	<ul style="list-style-type: none"> Unemployment benefits statement
Other income	<ul style="list-style-type: none"> Award letter / Statement of income 2 most recent Bank statements with "other" income identified

REQUIRED SHORT SALE DOCUMENTATION	
Listing Agreement	<ul style="list-style-type: none"> The Listing agreement must be signed and dated by the listing agent and seller. It must be valid and not expired at the time the contract is signed. The property must also be listed on the MLS.
Short Sale Contract	<ul style="list-style-type: none"> The purchase contract must be signed and dated by all parties and must include verbiage that the closing will occur within 45 days or more of lender short sale approval.
Estimated Settlement Statement (HUD) With Proof of Third Party Payouts	<ul style="list-style-type: none"> The estimated HUD must include all closing costs including the net proceeds to SLS. If funds will be sent to a third party through the short sale (i.e., utilities, utility liens, additional mortgage(s), other liens, HOA, etc.) we need documents to support the balance due for each of them.
Short Sale Affidavit	<ul style="list-style-type: none"> The short sale affidavit must be signed and dated by all parties including buyers(s), seller(s), buyer's agent, and seller's agent.

SLS Loan Number: _____

This page lists the hardship affidavit which outlines the reason for your financial situation and the supporting documentation that is required to be submitted with this form.

SECTION 7: HARDSHIP AFFIDAVIT	
Date Hardship Began: _____	
I believe my situation is: <input type="checkbox"/> Short term (under 6 months) <input type="checkbox"/> Medium term (6-12 months) <input type="checkbox"/> Long term (Greater than 12 months)	
If your hardship is:	Then the required hardship documentation is:
<input type="checkbox"/> Unemployment	FHA/VA/USDA loans: <ul style="list-style-type: none"> • Unemployment – Third Party Documentation including receipts of unemployment benefits; OR a signed affidavit stating the date you became unemployed, and you are actively seeking and are available for employment. • Reduction of income – Supporting documentation can be in the form of W2's, tax transcripts, verification of employment evidencing prior income, and other similar documentation. • Increase in housing expenses – Supporting documentation can be in the form of bank statements, medical bills, home repair bill, and other similar documentation.
<input type="checkbox"/> Reduction in income	
<input type="checkbox"/> Increase in housing expense	
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> • Divorce Decree filed by the court; OR • Separation agreement signed by the court; OR • Current credit reporting evidencing divorce or separation; OR • Recorded quitclaim deed evidencing that non- occupying Borrower has surrendered rights to property.
<input type="checkbox"/> Death of a Borrower or death of either the primary or secondary wage earner in the household	<ul style="list-style-type: none"> • Death certificate; OR • Obituary or newspaper article reporting the death. • Documentation identifying the executor of the Estate
<input type="checkbox"/> Long-Term or permanent disability; serious illness of a Borrower/Co- Borrower or dependent family member	<ul style="list-style-type: none"> • Proof of monthly insurance benefits or government assistance; OR • Written statement or other documentation verifying disability or illness; OR • Doctor's certificate of illness or disability; OR • Medical bills. <p>*None of the above shall require providing detailed medical information.</p>
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the Borrower's place of employment	<ul style="list-style-type: none"> • Insurance claim; OR • Federal Emergency Management Agency grant or Small Business Administration loan; OR • Borrower or Employer Property located in a federally declared disaster area.
<input type="checkbox"/> Distant employment transfer/relocation	For active duty service members: <ul style="list-style-type: none"> • Notice of permanent change of station (PCS) or actual PCS orders. For employment transfers / new employment: <ul style="list-style-type: none"> • Copy of signed offer letter or notice from employer showing transfer of new employment location; OR • Pay stub from new employer <p>*In addition to the above, documentation on the amount of relocation assistance (not applicable to active military).</p>
<input type="checkbox"/> Business Failure	<ul style="list-style-type: none"> • Tax return the previous year (signed with all schedules); AND • Proof of business failure supported by one of the following: <ul style="list-style-type: none"> ○ Bankruptcy Filing for business; OR ○ Two months of 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
<input type="checkbox"/> Other: a hardship not covered above Please list hardship reason:	<ul style="list-style-type: none"> • Written and signed explanation detailing the hardship with supporting documentation.

On this page, all Borrowers and Co-Borrowers (listed in the promissory note) who are in this form need to review and sign the Borrower and Co-Borrower acknowledgment agreement.

SECTION 8: BORROWER AND CO-BORROWER ACKNOWLEDGMENT AGREEMENT

I certify, acknowledge, and agree to the following:

1. I certify that all of the information in this Request for Mortgage Assistance is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. I understand and acknowledge the accuracy of my statements may be reviewed by the servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all servicer, or authorized third party, communications.
3. I understand and acknowledge that knowingly submitting false information may violate Federal and other applicable law.
4. I understand and acknowledge 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 understand and acknowledge that 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.
6. I understand and acknowledge that I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans,
 - a. I agree that all the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. I agree that my first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
 - c. I agree that the servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. I agree that payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. I certify that a condemnation notice has not been issued for the property.
8. I authorize the servicer or authorized third party will obtain a current credit report on all borrowers obligated on the Note.
9. I understand and acknowledge that the servicer or authorized third party will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: my name, address, telephone number, my Social Security number, my credit score, my income, and my payment history and information about my account balances and activity. I understand and consent to the servicer or authorized third party, as well as any investor or guarantor disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them
10. I consent to being contacted concerning this request for mortgage assistance and all other matters concerning my loan at any e-mail address or cellular or mobile telephone number I have provided to the Servicer, whether provided in this Request for Mortgage Assistance or provided previously to the Servicer in relation to my loan account, or that I may provide to the Servicer during or after the loss mitigation evaluation process, in relation to my loan. This includes manual or auto-dialed text messages and telephone calls (including those made by an automated dialer) to my cellular or mobile telephone.
11. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law. If loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

Borrower Signature:	Date: / /	Co-Borrower Signature:	Date: / /
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NON-BORROWER CONTRIBUTOR AUTHORIZATION

I authorize Specialized Loan Servicing LLC, here out referred to as SLS, to obtain a consumer credit report. SLS will use the consumer credit report to confirm my residency address and determine whether my income is eligible to support a loan modification. Upon request, SLS will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my credit score.

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, grantor, any servicers or service providers for these parties and any of the aforementioned parties' successors and assigns.

X _____
Non-borrower Contributors Signature

Date

X _____
Printed Name

Social Security Number