

## Loan Modification Instructions

Congratulations! Included is your Bank Ready loan modification package, which includes completed forms that you will need to review and sign prior to sending to your lender.

### **Included in your Bank Ready loan modification package are the following:**

- Cover Sheet
- Loan Modification Request Letter (please sign)
- Income & Expense worksheets (please sign)
- Loan Modification Proposal - 3 pages
- Letter of Hardship (please sign)
- Qualifications Summary
- Real Estate Cash Flow Worksheet (complete if you own investment property)
- 4506-T (please complete and sign page 1)
- Required Loan Modification Application - RMA Form
- Borrower Assistance Form-710

### **The following items are required and you will need to gather these items to include:**

- Copy of your most recent Mortgage Statement
- Copy of any delinquency notices, notice of default, etc from your lender
- Past 2 years tax returns (signed)
- Past 2 months pay stubs
- Past 2 months bank statements (all pages)
- Last 6 months profit and loss statement (only if self-employed)
- Copy of drivers license
- Most recent real estate tax bill (only if your taxes are not currently escrowed)
- Proof of Insurance (only if your insurance is not currently escrowed)

Once you have gathered the required items, it is recommended that you write your loan number on the bottom of each page and put the package in the order listed on the Cover Sheet to prepare to send, fax or email to your lender using the information provided on the cover sheet\*. Please make a photo copy of the complete package and it is recommended that you do not send originals. Always keep a copy for your records. Some clients may choose to mail their loan modification package to their lender. If you mail your package, you should request "return receipt delivery" notification to ensure its delivery. However you choose to submit your loan modification package, you must follow up to make sure your package was received and continue to follow up with your lender until you are assigned to a negotiator. This is the person who will work on your loan modification.

Your lender may request additional documentation and may even require you to complete some information on their forms. Be patient and persistent when dealing with your lender or servicer. You should utilize a tracking system to make notes of your conversations with your lender and to create a task or reminder that will send you an email to remind you to follow up or perform the task you set.

Now, gather your required items and you are ready to submit your package to your lender.

\* Bank or Servicer contact information is not guaranteed to be 100% accurate. Please call your Bank or Servicer to confirm.

## Cover Sheet

<b>To:</b> Ocwen P.O. Box 785057 Orlando, FL. 32878	<b>From:</b> Sharon Osbourne 8959 sw 112 st miami, FL. 33176
<b>Fax:</b> 407 - 737 - 6300	<b>Phone:</b> (801) 824 - 5131
<b>Phone:</b> 800 - 746 - 2936	<b>Date:</b>
<b>Re:</b> Loan Modification Review	<b>Pages:</b>

Urgent     For Review     Please Comment     Please Reply

<b>Borrower</b> Sharon Osbourne	<b>Co-Borrower</b> Ozzy Osbourne		
<b>1st Lender/Service</b> Ocwen	<b>Loan #</b> 12345		
<b>Property Address</b> 8959 sw 112 st	<b>City</b> miami	<b>State</b> FL	<b>Zip</b> 33176

### Comments:

Please confirm receipt of this loan modification package. You should have the following documents included with this package.

- Cover Sheet
- Loan Modification Request
- Loan Modification Proposal
- Hardship Letter
- Monthly Expense Worksheet
- Monthly Income Worksheet
- RMA
- Borrower Assistance Form-710
- Schedule of Real Estate Owned
- Copy of recent mortgage statement
- Copy of any delinquency notices, notice of default, or any other pertinent documents
- Past 2 years tax returns
- Past 2 months pay stubs
- Past 2 months bank statements
- Last 6 months profit and loss (if self-employed)
- Copy of drivers license
- 4506T - Form

## Loan Modification Request- 1st Mortgage

Sharon Osbourne  
8959 sw 112 st  
miami, FL. 33176

Ocwen  
P.O. Box 785057  
Orlando, FL. 32878

Re: Loan Modification Request- 1st Mortgage Loan # 12345

To Whom it concerns,

Enclosed with this package, you will find my loan modification request and supporting documentation for a loan modification regarding loan number 12345. After reviewing my income and the current real estate market, you will find that my loan modification request is necessary. In my current situation, the mortgage payments are not affordable. However, with the proposed loan modification, I will be able to consistently make payments on time and avoid a foreclosure. I would prefer to stay in my home, and I am sure if you evaluate my scenario using the latest HAMP Tier 2 guidelines and NPV 5.0 analytics you and the investor will see a higher ROI on a positive NPV test. According to the SPA (Servicer Pooling Agreement) you are required to act on the best interest of the investor, which will likely be to help modify our loan instead of moving forward with a foreclosure.

Please review the enclosed documents outlining my overall financial situation and real estate market conditions. You may contact me with any questions or requests for further documentation.

Sincerely,

Sharon Osbourne  
Phone (801) 824 - 5131  
Cell (666) 666 - 6666  
Email • @ [ ] UO \* { .com

Account Executive: **Branch1 Miami**  
 Loan # 1: **12345** Loan # 2: **12234**  
 Client Name: **sharon osbourne**  
 Co-Borrower Name: **Ozzy**  
 Address: **Miami, FL. 33176**

## Monthly Expense Worksheet

	Primary Borrower	Co-Borrower	Sub-total Expense
1st Mortgage Payment	\$0	—	\$0
2nd Mortgage Payment	\$145.00	—	\$145.00
H.O.A Fees	\$344.00	—	\$344.00
Taxes	\$123.00	—	\$123.00
Prop Ins, Flood Ins. (If any)	\$2,345.00	—	\$2,568.00
Mortgage Insurance	\$121.00	—	\$121.00
Credit Cards	\$603.00	\$20.00	\$623.00
Auto Loans	\$605.00	\$125.00	\$730.00
Unsecured Loans	\$607.00	\$56.00	\$663.00
Student Loans/Tuition	\$111.00	\$40.00	\$151.00
Alimony/Child Support	\$613.00	\$350.00	\$963.00
Child/Dependent/Elderly Care	\$614.00	\$245.00	\$859.00
Insurance (Auto, health, life)	\$115.00	\$225.00	\$340.00
Groceries	\$220.00	\$221.00	\$441.00
Car Expenses (gas, maint.)	\$121.00	\$300.00	\$421.00
Doctor/Medical Bills	\$122.00	\$18.00	\$140.00
Entertainment	\$23.00	\$209.00	\$232.00
Other	\$24.00	\$5.00	\$29.00
Other Mortgages /REO	\$609.00	\$1,200.00	\$1,809.00
Donation, Pets, Parking, Union, Personal Loan and Lunch	\$286.00	\$274.00	\$560.00
<b>Utilities</b>			
Cable TV/Satellite	\$31.00	\$25.00	\$56.00
Electricity	\$55.00	\$150.00	\$205.00
Natural Gas/Oil	\$32.00	\$25.00	\$57.00
Telephone/Cell	\$33.00	\$26.00	\$59.00
Water/Sewer	\$34.00	\$28.00	\$62.00
Internet	\$35.00	\$29.00	\$64.00
Other	\$131.00	\$30.00	\$161.00
<b>TOTAL Household Expenses</b>	<b>\$8,325.00</b>	<b>\$3,601.00</b>	<b>\$11,926.00</b>
<b>Total Balance</b>			
Total Credit Card Balance(s)	\$604.00	\$100.00	\$704.00
Total Auto Loan Balance(s)	\$606.00	\$4,500.00	\$5,106.00
Total Unsecured Loan Balance(s)	\$6,008.00	\$1,250.00	\$7,258.00
REO Mortgage Balance(s)	\$61,000.00	\$125,000.00	\$186,000.00
Total Student Loan Balance(s)	\$6,120.00	\$2,300.00	\$8,420.00

\_\_\_\_\_  
**Borrower Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Co-Borrower Signature**

\_\_\_\_\_  
**Date**

Account Executive: **Branch1 Miami**  
 Loan # 1: **12345** Loan # 2: **12234**  
 Client Name: **sharon osbourne**  
 Co-Borrower Name: **Ozzy**  
 Address: **Miami, FL. 33176**

## Monthly Income Worksheet

Employment	Borrower	Co-Borrower
Position	smurfing	coBor Job descr
Type	Self-Employed	Salary W-2

Employment Income	Borrower	Co-Borrower	Sub-total Income
Gross Monthly Income	\$123.00	\$520.00	\$643.00
Commission/Bonus	\$234.00	\$211.00	\$445.00
Overtime	\$345.00	\$50.00	\$395.00
Tips	\$4,567.00	\$12.00	\$4,579.00
Less: Federal and State Tax, FICA	\$321.00	\$200.00	\$521.00
Less: Other Deductions (401K, etc.)	\$210.00	\$100.00	\$310.00
<b>Net Monthly Income</b>	<b>\$4,738.00</b>	<b>\$493.00</b>	<b>\$5,231.00</b>
Other Income Sources	Borrower	Co-Borrower	Sub-total Income
Social Security:	\$432.00	\$100.00	\$532.00
Pension/Retirement:	\$56.00	\$95.00	\$151.00
Disability:	\$43.00	\$70.00	\$113.00
Child Support/Alimony:	\$89.00	\$400.00	\$489.00
Rental:	\$54.00	\$175.00	\$229.00
Earned Interest:	\$40.00	\$5.00	\$45.00
Room Rental:	\$65.00	\$125.00	\$190.00
Monthly Income (2nd Job):	\$903.00	\$2.00	\$905.00
Son/Daughter:	\$87.00	\$45.00	\$132.00
Parents:	\$3,242.00	\$60.00	\$3,302.00
Unemployment:	\$678.00	\$40.00	\$718.00
Other:	\$32.00	\$25.00	\$57.00
Food Stamps/Welfare:	\$97.00	\$80.00	\$177.00
<b>TOTAL Net Household Income</b>	<b>\$10,556.00</b>	<b>\$1,715.00</b>	<b>\$12,271.00</b>

## Current Monthly Disposable Income

<b>TOTAL Joint Household Income</b>	-	<b>TOTAL Joint Household Expenses</b>	=	<b>Disposable Income</b>
<b>\$12,271.00</b>		<b>\$11,926.00</b>		<b>\$345.00</b>

\_\_\_\_\_  
 Borrower Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Co-Borrower Signature

\_\_\_\_\_  
 Date

# Loan Modification Proposal

**Borrower Name:** Osbourne Sharon                      **1st Loan #:** 12345  
**Co-Borrower Name:** Ozzy Osbourne                      **2nd Loan #:** 12234  
**Property Address:** 8959 sw 112 st, Miami, FL,  
33176

We are proposing the following Loan Modification Terms for your favorable decision:

Loan Modification Proposal			Income Analysis		
<b>Loan Number:</b>	12345				
First Mortgage	Current	Proposed	Income Analysis	Current	Proposed
Loan Type:	5/25 ARM	Fixed	Gross Monthly House Hold Income	\$13,476.00	\$13,476.00
Principal Balance:	\$100,000.00	\$133,333.00	Net Monthly House Hold Income	\$12,271.00	\$12,271.00
Terms	15 Years	15 Years	Total Monthly Expenses (Non Mortgage Related)	\$8,625.00	\$8,625.00
<b>Interest Rate (APR):</b>	4.000%	7.000%	Total Monthly Housing Taxes and Insurance	\$2,933.00	\$2,933.00
<b>Monthly 1st Mortgage Payment (PITIA)</b>	\$2,933.00	\$4,131.43	Total Monthly Expenses (Including Mortgage)	\$11,926.00	\$12,797.79
<b>Housing DTI (Incls. 1st Mortgage)</b>	20.87%	33.16%	<b>Monthly Net Cash Flow</b>	\$345.00	\$0.00
Amount Past Due	\$33,333.00	\$33,333.00	Surplus/deficit % of Income	2.81%	0.00%
Escrow Shortage: (Incl in Proposed Principal)		\$0.00	Back End DTI	59.49%	67.31%
Fees & Admin Costs: (Per HUD Guides Waived)		\$0.00			
Requested Principal Reduction Amount for 1st Mortgage		\$0.00			

Loan Modification Proposal			Market Value Analysis	
<b>Loan Number:</b>	12234		<b>Current Market Value:</b>	\$0.00
<b>Second Mortgage</b>	<b>Current</b>	<b>Proposed</b>	Balance of First Mortgage:	\$100,000.00
Loan Type:	Fixed 2nd	Fixed	Balance of Second Mortgage:	\$324.00
Principal Balance:	\$324.00	\$13,657.00	<b>Total Mortgage Debt</b>	\$100,324.00
Terms		40/30 Years	<b>Equity Surplus/Deficit</b>	\$0.00
<b>Interest Rate (APR):</b>	3.000%	2.000%	<b>Current LTV:</b>	0.00%
<b>2nd Mortgage Mo. Payment:</b>	\$145.00	\$41.36	<b>Cost of Foreclosure Analysis</b>	
Amount Past Due	\$13,333.00	\$13,333.00	Est. months in arrears at time of REO sale:	10
Late Fees & Admin Costs: (Per HUD Guidelines Waived)		\$0.00	Current Monthly Mortgage Payments (P+I Only):	\$145.00
The proposed modified new monthly payments for 1st and 2nd(not including taxes, insurance, or association):		\$1,239.79	<b>Mortgage Pymts in arrears at sale:</b>	\$1,450.00
The modified payment monthly residual cash flow is:	\$0.00		Attorney's Fees:	\$1,000.00
Requested Principal Reduction Amount for 2nd Mortgage	\$0.00		Estimated Cost to Secure Property:	\$1,000.00
			Estimated Maintenance Costs:	\$1,000.00
			<b>Total Estimated Foreclosure Costs (Does not include any costs to cure property)</b>	\$4,450.00
Asset Liquidation Analysis			Foreclosure Estimated Loss	
<b>Current Market Value:</b>	\$0.00		<b>Total Sale Proceeds</b>	\$0.00
<b>Foreclosure Estimated Sales Price (75% of CMV)</b>	\$0.00		<b>Less: Balance of 1st Mortgage</b>	\$100,000.00
<b>Less: Real Estate Commissions @ 5%:</b>	\$0.00		<b>Less: Balance of 2nd Mortgage</b>	\$324.00
<b>Less: Estimated Foreclosure Costs:</b>	\$4,450.00		<b>Estimated Lender Loss from Foreclosure</b>	\$0.00
<b>Total Sale Proceeds to Lender</b>	\$0.00			

## Qualification Summary

Did homeowner receive notice of foreclosure or default by bank or attorney or trustee?	<b>Yes</b>
Default received notice date	<b>May 16, 2012</b>
Notice of summons date	<b>May 9, 2012</b>
Sales Date if provided by bank/attorney/trustee	<b>Jun 16, 2012</b>
Attorney/Trustee Firm Name:	<b>Bob Trustee Attorney</b>
Attorney/Trustee Name:	<b>Bob Brwon</b>
Attorney/Trustee Email:	<b>bob@trtest.com</b>
Attorney/Trustee Phone:	<b>(879) 698 - 9879</b>
Attorney/Trustee Fax:	<b>(232) 232 - 2332</b>
Has homeowner already received or tried to receive a modification/forbearance/work out from their bank?	
Has the Client defaulted or failed to timely pay a modification, repayment or Mortgage Assistance Relief on the subject property within the past year?	<b>Yes</b>
Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification?	<b>Yes</b>
Has the mortgage on any other property that you or any co-borrower own had a permanent HAMP modification?	<b>Yes</b>
how many?	<b>2</b>
Are you or any co-borrower currently in or being considered for a HAMP trial period plan on a property other than your principal residence?	<b>Yes</b>
Have you been 30+ days late in the past 12 months?	<b>Yes</b>
Is the mortgage currently behind?	
How many people live in the property?	<b>0</b>
How many are dependents?	<b>11</b>
How many years have you lived in the property?	<b>5</b>
Do you want to stay in this home?	<b>Yes</b>
Is this home currently listed for sale?	<b>Yes</b>
For Sale by Owner?	<b>No</b>
Agent's Name	<b>reo name</b>
Agent's Phone Number	<b>(987) 987 - 9879 Ext 111</b>
Have you received an offer on the property?	<b>Yes</b>
Date of offer	<b>May 1, 2012</b>
Amount of Offer	<b>402222.00</b>
Is this home currently vacant?	<b>No</b>
Is the home in serious need of repair	<b>No</b>
Did you close on the mortgage for this home before January 1, 2009?	<b>No</b>
Do you have more than one property?	<b>Yes</b>
How Many Properties?	<b>5</b>
Have you contacted a credit-counseling agency for help?	<b>Yes</b>
Counselor's Name	<b>counselor name</b>
Counselor's Phone Number:	<b>(555) 432 - 5664 Ext 222</b>



Counselor's Email:	<b>counselor@hell.com</b>
Who pays the Real Estate Tax bill on your property?	<b>I do</b>
Are your property taxes currently delinquent?	<b>No</b>
Do you pay a Condominium or HOA Fee?	<b>Yes</b>
Are HOA fees paid current?	<b>Yes</b>
How much?	<b>200.00</b>
Paid To:	<b>ABC HOA company</b>
Address:	<b>7856 mocking bird lane</b>
City:	<b>venice beach</b>
State:	<b>CA</b>
Zip:	<b>96767</b>
Is there a Master/Secondary HOA/COA?	<b>Yes</b>
Amount	
Address:	
City:	
State:	
Zip:	
Who pays the hazard insurance policy for your property?	<b>I do</b>
Is the policy current?	<b>No</b>
Have you filed for bankruptcy?	<b>Yes</b>
Chapter:	<b>Chapter13</b>
Filing Date:	<b>May 9, 2012</b>
What is the Bankruptcy disposition status?	<b>Dismissed</b>
Bankruptcy Case number	<b>9874875</b>
Date discharged:	<b>May 31, 2012</b>
Is your property(s) included in the bankruptcy?	<b>Yes</b>
Is any borrower a service member?	<b>Yes</b>
Have you recently been deployed away from your principal residence or recently received a permanent change of station order?	<b>Yes</b>
Deliquent tax total?	<b>3000</b>
What is the amount of funds you immediately have available to apply toward your mortgage delinquency?	<b>12</b>

If you are experiencing a financial hardship and need help, you must complete and submit this form along with other required documentation to be considered for foreclosure prevention options under the Making Home Affordable (MHA) Program. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about all of your income, expenses and financial assets; whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. Finally, you will need to return to your loan servicer (1) this completed, signed and dated Request for Mortgage Assistance (RMA); and (2) completed and signed IRS Form 4506-T or 4506T-EZ; and (3) all required income documentation identified in Section 4.

**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.**

**SECTION 1: BORROWER INFORMATION**

BORROWER	CO-BORROWER
<b>BORROWER'S NAME</b> <b>Sharon Osbourne</b> <b>SOCIAL SECURITY NUMBER</b> <b>DATE OF BIRTH (MM/DD/YY)</b> <b>555 - 44 - 4332</b> <b>10/06/1972</b> <b>HOME PHONE NUMBER WITH AREA CODE</b> <b>(801) 824 - 5131</b> <b>CELL OR WORK NUMBER WITH AREA CODE</b> <b>(666) 666 - 6666</b> <b>MAILING ADDRESS</b> <b>8959 sw 112 st, Miami, FL. 33176</b> <b>EMAIL ADDRESS</b> <b>sharonO@gmail.com</b>	<b>CO-BORROWER'S NAME</b> <b>Ozzy Osbourne</b> <b>SOCIAL SECURITY NUMBER</b> <b>DATE OF BIRTH (MM/DD/YY)</b> <b>871 - 86 - 8787</b> <b>05/16/1979</b> <b>HOME PHONE NUMBER WITH AREA CODE</b> <b>(305) 098 - 9798</b> <b>CELL OR WORK NUMBER WITH AREA CODE</b> <b>(656) 675 - 7676</b> <b>MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME")</b> <b>345 co borrowerMailingAddress, co borrowerMailingCity, AK. 22222</b> <b>EMAIL ADDRESS</b> <b>dave@theloanpost.com</b>

Has any borrower filed for bankruptcy? <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 13 Filing Date: <b>May 9, 2012</b> Bankruptcy case number: <b>9874875</b> Has your bankruptcy been discharged? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Is any borrower a service member? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Have you recently been deployed away from your principal residence or recently received a permanent change of station order? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others?    **5**

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

Has the mortgage on any other property that you or any co-borrower own had a permanent HAMP modification?     Yes     No    If "Yes", how many? **2**

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

**SECTION 2: HARDSHIP AFFIDAVIT**

I (We) am/are requesting review under MHA.  
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input checked="" type="checkbox"/> My household income has been reduced. For example: reduced pay or hours, decline in business or self employment earnings, death, disability or divorce of a borrower or co-borrower.	<input checked="" type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input checked="" type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input checked="" type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input checked="" type="checkbox"/> I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.	Other: Negative Equity, Divorce, Illness, Death of my Spouse, Job Relocation

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

**SECTION 3: PRINCIPAL RESIDENCE INFORMATION**

(This section is required even if you are not seeking mortgage assistance on your principal residence)

I am requesting mortgage assistance with my principal residence.  Yes  No

If "yes", I want to:  Keep the property  Sell the property

Property Address: **8959 sw 112 st, Miami, FL. 33176** Loan I.D. Number: **12345**

Other mortgages or liens on the property?  Yes  No Lien Holder / Servicer Name: **Ocwen** Loan I.D. Number: **12234**

Do you have condominium or homeowner association (HOA) fees?  Yes  No If "Yes", Monthly Fee \$ **200.00** Are fees paid current?  Yes  No

Name and address that fees are paid to: **ABC HOA Company, 7856 Mocking Bird Lane, Venice beach, CA. 96767**

Does your mortgage payment include taxes and Insurance?  Yes  No If "No", are the taxes and insurance paid current?  Yes  No

Annual Homeowner's Insurance \$ **30816**

Is the property listed for sale?  Yes  No If "Yes", Listing Agent's Name: **reo name** Phone Number: **(987) 987 - 9879 Ext 111**

List date? **Feb 8, 2012** Have you received a purchase offer?  Yes  No Amount of Offer \$ **402222.00** Closing Date: **May 1, 2012**

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

Principal residence servicer name: \_\_\_\_\_ Principal residence servicer phone number: \_\_\_\_\_

Is the mortgage on your principal residence paid?  Yes  No if "No", number of months your payment is past due (if known): \_\_\_\_\_

**SECTION 4: COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER**

Monthly Household Income		Monthly Household Expenses/Debt (*Principal Residence Expense Only)		Household Assets	
Monthly Gross wages	\$520.00	First Mortgage Principal & Interest Payment*	\$ 0	Checking Account(s)	\$638.00
Overtime	\$395.00	Second Mortgage Principal & Interest Payment	\$ 145.00	Savings / Money Market	\$640.00
Self employment Income	\$123.00	Homeowner's Insurance*	\$ 2,466.00	Stocks / Bonds / CDs	\$642.00
Unemployment Income	\$839.00	Property Taxes*	\$ 123.00	Other Cash on Hand	\$636.00
Untaxed Social Security / SSD	\$797.00	HOA/Condo Fees*	\$ 344.00		
Food Stamps/Welfare	\$177.00	Credit Cards/Installment debt (total min. payment)	\$ 1,437.00		
Taxable Social Security or retirement income	\$157.00	Child Support / Alimony	\$ 963.00		
Child Support / Alimony**	\$489.00	Car Payments	\$ 730.00		
Tips, commissions, bonus and overtime	\$5,934.00	Mortgage Payments other properties****	\$		
Gross Rents Received ***	\$491.00	Other	\$ 3,686.00	Value of all Real Estate except principal residence	\$ 650.00
Other	\$3,554.00			Other	\$ 1,966.00
<b>Total (Gross income)</b>	<b>\$13,476.00</b>	<b>Total Debt/Expenses</b>	<b>\$ 11,926.00</b>	<b>Total Assets</b>	<b>\$ 5,172.00</b>

\*\* 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 in Section 6.

\*\*\*\* Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in Section 6.

**Required Income Documentation**

(Your servicer may request additional documentation to complete your evaluation for MHA)

All Borrowers	<input type="checkbox"/> Include a signed IRS Form 4506-T or 4506T-EZ
<input type="checkbox"/> Do you earn a wage? Borrower Hire Date (MM/DD/YY) <b>2012-06-12</b> Co-borrower Hire Date (MM/DD/YY) <b>2012-07-10</b>	<input type="checkbox"/> For each borrower who is a salaried employee or hourly wage earner, provide the most recent pay stub(s) that reflects at least 30 days of year-to-date income.
<input checked="" type="checkbox"/> Are you self-employed?	<input type="checkbox"/> Provide your most recent signed and dated quarterly or year-to date profit and loss statement.
<input checked="" type="checkbox"/> Do you receive tips, commissions, bonuses, housing allowance or overtime?	<input type="checkbox"/> 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).
<input checked="" type="checkbox"/> Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?	<input type="checkbox"/> 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).
<input checked="" type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?	<input type="checkbox"/> 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 <input type="checkbox"/> Copies of your two most recent bank statements or deposit advices showing you have received payment. <b>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.</b>
<input checked="" type="checkbox"/> Do you have income from rental properties that are not your principal residence?	<input type="checkbox"/> Provide your most recent Federal Tax return with all schedules, including Schedule E. <input type="checkbox"/> 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.

**SECTION 5: OTHER PROPERTIES OWNED**

(You must provide information about all properties that you or the co-borrower own, other than your principal residence and any property described in Section 6 below. Use additional sheets if necessary.)

**Other Property 1**

Property Address: **344 elm st, miami, FL 33176** Loan I.D. Number: **3432**  
 Servicer Name: **Alpine Bank** Mortgage Balance \$ **222** Current Value \$ **222**  
 Property is:  Vacant  Second or seasonal home  Rented Gross Monthly Rent \$ **222** Monthly mortgage payment\* \$ **222**

**Other Property 2**

Property Address: **344 shady lane, miami, FL 33156** Loan I.D. Number: **2342**  
 Servicer Name: **Chase** Mortgage Balance \$ **234234** Current Value \$ **2423432**  
 Property is:  Vacant  Second or seasonal home  Rented Gross Monthly Rent \$ **332** Monthly mortgage payment\* \$ **344**

**Other Property 3**

Property Address: , , Loan I.D. Number:  
 Servicer Name: Mortgage Balance \$ Current Value \$  
 Property is:  Vacant  Second or seasonal home  Rented Gross Monthly Rent \$ Monthly mortgage payment\* \$

\* The amount of the monthly payment made to your lender - including, if applicable, monthly principal, interest, real property taxes and insurance premiums..

## SECTION 6: OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED

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

I am requesting mortgage assistance with a rental property.  Yes  NoI am requesting mortgage assistance with a second or seasonal home.  Yes  NoIf "Yes" to either, I want to:  Keep the property  Sell the property

Property Address:

Loan I.D. Number

Do you have a second mortgage on the property  Yes  No

If "Yes", Servicer Name:

Loan I.D. Number

Do you have condominium or homeowner association (HOA) fees?  Yes  No

If "Yes", Monthly Fee \$

Are HOA fees paid current?

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

Vacant and available for rent.

Occupied without rent by your legal dependent, parent or grandparent as their principal residence.

Occupied by a tenant as their principal residence.

Other \_\_\_\_\_

If rental property is occupied by a tenant: Term of lease / occupancy

\_\_\_\_/\_\_\_\_/\_\_\_\_ -- \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM / DD / YYYY MM / DD / YYYY

Gross Monthly Rent \$

If rental property is vacant, describe efforts to rent property:

If applicable, describe relationship of and duration of non-rent paying occupant of rental property

Is the property for sale?  Yes  No

If "Yes", Listing Agent's Name:

Phone Number:

List date?

Have you received a purchase offer?

Yes No

Amount of Offer \$

Closing Date:

**RENTAL PROPERTY CERTIFICATION**

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

 By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property described in this Section 6 and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

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

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

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

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

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

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

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

Initials: Borrower \_\_\_\_\_

Co-borrower \_\_\_\_\_

**SECTION 7: DODD -FRANK CERTIFICATION**

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

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

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

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

**SECTION 8: 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.**

<p><b>BORROWER</b>      <input checked="" type="checkbox"/> I do not wish to furnish this information</p> <p><i>Ethnicity</i>      <input checked="" type="checkbox"/> Hispanic or Latino  <input type="checkbox"/> Not Hispanic or Latino</p> <p><i>Race:</i>      <input type="checkbox"/> American Indian or Alaska Native  <input type="checkbox"/> Asian  <input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander  <input checked="" type="checkbox"/> White</p> <p><i>Sex:</i>      <input type="checkbox"/> Female  <input checked="" type="checkbox"/> Male</p>	<p><b>CO-BORROWER</b>      <input checked="" type="checkbox"/> I do not wish to furnish this information</p> <p><i>Ethnicity</i>      <input type="checkbox"/> Hispanic or Latino  <input checked="" type="checkbox"/> Not Hispanic or Latino</p> <p><i>Race:</i>      <input type="checkbox"/> American Indian or Alaska Native  <input type="checkbox"/> Asian  <input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander  <input checked="" type="checkbox"/> White</p> <p><i>Sex:</i>      <input checked="" type="checkbox"/> Female  <input type="checkbox"/> Male</p>							
<b>To be completed by interviewer</b>								
<input type="checkbox"/> Face-to-face Interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2"><i>Interviewer's Name (print or type) &amp; ID Number</i></td> </tr> <tr> <td><i>Interviewer's Signature</i></td> <td><i>Date</i></td> </tr> <tr> <td colspan="2"><i>Interviewer's Phone Number (include area code)</i></td> </tr> </table>	<i>Interviewer's Name (print or type) &amp; ID Number</i>		<i>Interviewer's Signature</i>	<i>Date</i>	<i>Interviewer's Phone Number (include area code)</i>		<i>Name/Address of Interviewer's Employer</i>
<i>Interviewer's Name (print or type) &amp; ID Number</i>								
<i>Interviewer's Signature</i>	<i>Date</i>							
<i>Interviewer's Phone Number (include area code)</i>								

**SECTION 9: 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.

	<b>555 - 44 - 4332</b>	<b>10/06/1972</b>	<b>Aug 13, 2012</b>
Borrower Signature	Social Security Number	Date of Birth	Date
	<b>871 - 86 - 8787</b>	<b>05/16/1979</b>	<b>Aug 13, 2012</b>
Co-Borrower Signature	Social Security Number	Date of Birth	Date

## HOMEOWNER'S HOTLINE

If you have questions about this document or the Making Home Affordable Program, please call your servicer. If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673).



The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

## NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy of your property, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to my Servicer in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or [www.sig tarp.gov](http://www.sig tarp.gov) and provide them with your name, our name as your servicer, your property address, loan number and the reason for escalation. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.

### **Beware of Foreclosure Rescue Scams. Help is FREE!**

- **There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor.**
- **Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.**
- **Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.**
- **Never make your mortgage payments to anyone other than your mortgage company without their approval.**





### **Hardship Explanation (Continued...)**

I am currently having a hard time making timely payments, since I have low cash reserves. I have exhausted a lot of my savings to stay afloat, and my finances are now looking severe. Please evaluate my overall financial scenario and consider me for a loan modification. I believe with an adjusted mortgage payment, I will be able to afford my home and avoid foreclosure.

I am experiencing financial hardship due to reduced income. My income has dropped considerably since I first purchased the home and I therefore can no longer afford to make the monthly payments. Due to the dropping of home prices that have affect the entire country in the last year, I currently owe more on my mortgage than my home is actually worth. I believe my situation will not improve in the near future and therefore request you allow me to into your Short Sale Program so that we can lower the price and sell the home quickly in order to avoid a possible foreclosure. Enclosed you will find our documents and statements that will substantiate my present economic situation.

My spouse and I have just divorced and money has been tight. We have spent most of our savings on attorneys and our family has suffered grave emotional pain. I do not think that I will be able to stabilize my financial situation and request assistance from you would greatly be appreciated. A short sale seems to be the only option at this time.

When I received this mortgage, my mortgage broker promised me a low fixed rate mortgage. When I arrived for the closing, my rate was relatively low; however, it was only fixed for a short time. At the closing table, my broker told me the lender would refinance me in before the loan would reset and pressured me into signing the loan documents. At this time, my rate has gone way up and I cannot get a refinance. There is no equity in my home and the value has dropped tremendously. Please consider us for a short sale, as we see no other option make our housing payments affordable. Thank you for your assistance and cooperation.

Over the past few years we have acquired substantial debt, which at the time was affordable. We currently cannot afford to maintain our current debt load and monthly obligations. We are working with our creditors to reduce the debts and monthly payments. Among several of our main assets, our home is a mandatory asset we can no longer afford to keep. We would humbly ask that you consider reducing some of our principal, in an effort to short sale the property.

As a result of a significant illness, I have become delinquent in my mortgage payments. I am trying to get my affairs in order during these difficult times but all the walls seem to be caving in. At this time, I believe my situation will not improve any time soon, and feel my only option is to short sale the property. I am currently working with a realtor in an effort to find the highest bidder to buy the property. Thanks in advance for any consideration.

My spouse has just passed away and our family is simply torn apart. We have lost significant income and have incurred bills as a result of this tragic loss. Our family is sticking together and helping us with some bills, however everything is overwhelming at this point. I believe it would be in our best interest to simply short sale the property, with a principal reduction. I understand the banks are not in the business of charity, but kindly take into consideration our situation and the economy and provide us with some relief.

As a result of an unexpected change in my employment due to a job relocation, I have fell behind in my mortgage payments. I am not able to get the property rented nor support 2 housing payments. I believe the only option is to short sale the property, please provide any assistance that seems just and proper based on the foregoing. Thanks in advance.

I am experiencing financial difficulties due to unemployment. After having my current financial situation carefully analyzed, I have concluded that it is no longer possible to comply with the original terms of the agreement. Due to the dropping of home prices that have affect the entire country in the last year, I currently owe more on my mortgage than my home is actually worth. Please consider allowing me into your Short Sale Program so that we can lower the price and sell the house quickly in order to avoid a possible foreclosure. This will allow me to settle my financial obligation to you and have a chance to get back on my feet as I am unable to continue to pay my mortgage payments. Enclosed you will find our documents and statements that will substantiate my present economic situation.

no additional info

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Borrower Signature

Date

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Co-Borrower Signature

Date

# 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 **12345** (usually found on your monthly mortgage statement)

I want to:	<input checked="" type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property
The property is currently	<input checked="" type="checkbox"/> Owner Occupied	<input type="checkbox"/> A Second Home <input type="checkbox"/> Non-Owner

BORROWER		CO-BORROWER	
BORROWER'S NAME	Sharon Osbourne	CO-BORROWER'S NAME	Ozzy Osbourne
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
555 - 44 - 4332	Oct 6, 1972	871 - 86 - 8787	May 16, 1979
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
(801) 824 - 5131		(305) 098 - 9798	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	
(666) 666 - 6666		(656) 675 - 7676	

MAILING ADDRESS  
**8959 sw 112 st, miami, FL 33176.**

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)  
**8959 Sw 112 St Miami, FL 33176.**

EMAIL ADDRESS  
**sharonO@gmail.com**

Is the property listed for sale? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted a credit-counseling agency for help? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
If yes, what was the listing date? <b>02-08-2012</b>	If yes, please complete the counselor contact information below:
If property has been listed for sale, have you received an offer on the property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Counselor's Name: <b>Counselor Name</b>
Date of offer: <b>05-01-2012</b> Amount of Offer: <b>\$ 402222.00</b>	Agency's Name: _____
Agent's Name: <b>Reo Name</b>	Counselor's Phone Number: <b>(555) 432 - 5664 Ext 222</b>
Agent's Phone Number: <b>(987) 987 - 9879 Ext 111</b>	Counselor's Email Address: <b>counselor@hell.com</b>
For Sale by Owner? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

Do you have condominium or homeowner association (HOA) fees? ?  Yes  No

Total monthly amount: \$ **200.00**

Name and address that fees are paid to: **ABC HOA Company, 7856 mocking bird lane, Venice beach, CA, 96767.**

Have you filed for bankruptcy? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
If yes: <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 13	Filing Date: <b>05-09-2012</b>
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	Bankruptcy case number: <b>9874875</b>

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# UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets (associated with the property and/or borrower(s))	
Monthly Gross wages	<b>\$520.00</b>	First Mortgage Payment	<b>\$0</b>	Checking Account(s)	<b>\$638.00</b>
Overtime	<b>\$395.00</b>	Second Mortgage Payment	<b>\$145.00</b>	Savings / Money Market	<b>\$640.00</b>
Child Support / Alimony*	<b>\$489.00</b>	Mortgage Insurance	<b>\$121.00</b>	Stocks / Bonds / CDs	<b>\$642.00</b>
Non-taxable social security/SSDI	<b>\$797.00</b>	Property Insurance **	<b>\$2,568.00</b>	Other Cash on Hand	<b>\$636.00</b>
Taxable SS benefits or other monthly income from annuities or retirement plans	<b>\$157.00</b>	Property Taxes	<b>\$123.00</b>	Other Real Estate (estimated value)	<b>\$650.00</b>
Tips, commissions, bonus and self-employed income	<b>\$6,057.00</b>	Credit Cards / Installment Loan(s) (total minimum payment per month)	<b>\$1,437.00</b>	Other	<b>\$1,966.00</b>
Rents Received	<b>\$491.00</b>	Alimony, child support payments	<b>\$963.00</b>		
Unemployment Income	<b>\$839.00</b>	Car Lease Payments	<b>\$730.00</b>		
Food Stamps/Welfare	<b>\$177.00</b>	HOA/Condo Fees/Property Maintenance	<b>\$344.00</b>		
Other	<b>\$4,570.00</b>	Mortgage Payments on other properties	<b>\$1,809.00</b>		
		Other**	<b>\$3,686.00</b>		
<b>Total (Gross income)</b>	<b>\$13,476.00</b>	<b>Total Debt/Expenses</b>	<b>\$11,926.00</b>	<b>Total Assets</b>	<b>\$5,172.00</b>

\* 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. \*\* Includes flood insurance, if any.

Lien Holder's Name <b>Bank of America N.A., C/O Home Retention Services Inc</b>	Balance / Interest Rate <b>\$13,555.00</b>	Loan Number <b>0116765</b>
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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 checked="" 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
---	---

**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:**

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:**

Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and

Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

**Rental income:**

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

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:**

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:\***

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

Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

# UNIFORM BORROWER ASSISTANCE FORM

## 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: **04-10-2012**

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 checked="" 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 checked="" 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 checked="" 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 checked="" 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 checked="" 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 checked="" 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"> <li>• Bankruptcy filing for the business; or</li> <li>• Two months recent bank statements for the business account evidencing cessation of business activity; or</li> <li>• Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>

# UNIFORM BORROWER ASSISTANCE FORM

## **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

\_\_\_\_\_  
Co-Borrower Signature

(Rev. January 2012)  
Department of the Treasury Internal  
Revenue Service

▶ **Request may be rejected if the form is incomplete or illegible.**

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<p><b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.</p> <p>Sharon Osbourne</p>	<p><b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</p> <p>555 - 44 - 4332</p>
<p><b>2a</b> If a joint return, enter spouse's name shown on tax return</p> <p>Ozzy Osbourne</p>	<p><b>2b</b> Second social security number or individual taxpayer identification number if joint tax return</p> <p>871 - 86 - 8787</p>
<p><b>3</b> Current address (including apt., room, or suite no.), city, state and ZIP code (see instructions)</p> <p>8959 sw 112 st, miami, FL. 33176</p>	
<p><b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)</p> <p>567 borrowerPrevAddress, borrowerPrevCity, CT. 22222</p>	
<p><b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.</p> <p>Ocwen, P.O. Box 785057, Orlando, FL, 32878, Phone No: (800) 746 - 2936</p>	

**Caution.** If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **1040**

<b>a</b>	<b>Return Transcript</b> which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .	<input type="checkbox"/>
<b>b</b>	<b>Account Transcript</b> , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. . .	<input type="checkbox"/>
<b>c</b>	<b>Record of Account</b> , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .	<input type="checkbox"/>

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . .

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution.** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12/31/2011
12/31/2010

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return . . . . .

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Phone number of taxpayer on line 1a or 2a  
(801) 824 - 5131

**Sign Here**

Signature (see instructions)	Date	_____
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	_____