

▶ Loan I.D. Number 565432

▶ Servicer Aurora Loan Services

BORROWER		CO-BORROWER	
Borrower's name John Doe-Test		Co-borrower's name	
Social Security number 345 - 34 - 5643	Date of birth 10/23/1965	Social Security number	Date of birth
Home phone number with area code (786) 361 - 8548		Home phone number with area code	
Cell or work number with area code (765) 982 - 7865		Cell or work number with area code	

I want to:	<input checked="" type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property
The property is my:	<input checked="" type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home <input type="checkbox"/> Investment
The property is:	<input checked="" type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant

Mailing address 10 main st, Hollywood, FL. 330212			
Property address (if same as mailing address, just write same) 10 main st, Hollywood, FL. 330212	E-mail address test33@gmail.com		
Is the property listed for sale? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of offer _____, Amount of Offer \$ _____ Agent's Name: Agent's Phone Number: For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the following: Counselor's Name: Counselor's Phone Number: Counselor's Email:		
Who pays the Real Estate Tax bill on your property? <input checked="" type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA Are the taxes current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Condominium or HOA Fee <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No \$ _____ Paid to:	Who pays the hazard insurance policy for your property? <input checked="" type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA Is the policy current? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Name of Insurance Co. Insurance Co. Tel #: _____		
Have you filed for bankruptcy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes: <input type="checkbox"/> Chapter7 <input type="checkbox"/> Chapter13 Filing Date: _____ Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy Case number			
Additional Liens/Mortgages or Judgments on this property: No			
Lien Holder's Name/Servicer	Balance	Contact Number	Loan Number

HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable program.

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: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.	<input 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 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.

Other:

Explanation (continue on back of page 3 if necessary):

I have recently received a significant pay cut due to the current devastating economy. I used almost all of my savings and it is getting more and more difficult to stay up to date on my mortgage payment. As a result of the outlay in expenses and the bleeding dry of my money, I am struggling to make my mortgage payments. Kindly consider my current situation and consider my request for a short sale. I had every intention on making good on this loan, but at this time it does not like possible.

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.

INCOME/EXPENSES FOR HOUSEHOLD*

Number of People in Household: 4

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross wages	\$8500	First Mortgage Payment	\$5678	Checking Account(s)	\$
Overtime	\$0	Second Mortgage Payment	\$0		
Child Support / Alimony*	\$0	Insurance	\$582	Saving s/ Money Market	\$
Social Security/SSDI	\$0	Property Taxes	\$456	Stocks / Bonds / CDs	\$
Other monthly income from pensions, annuities or retirement plans	\$0	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$575		
Tips, commissions, bonus and self-employed income	\$0	Alimony, child support payments	\$0	Other Cash on Hand	
Rents Received	\$0	Net Rental Expenses	\$0	Other Real Estate (estimated value)	\$
Unemployment Income	\$0	HOA/Condo Fees/Property Maintenance	\$	Other _____	\$
Food Stamps/Welfare	\$0	Car Payments/Expenses	\$200		
Other (investment income, royalties, interest, dividends etc) _____	\$0	Other (Food, Medical, Fun, Utilities: Cable TV/Satellite, Electricity, Natural Gas/Oil, Telephone/Cell, Water/Sewer, Internet, Other)	\$675	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
Total (Gross income)	\$8500	Total Debt/Expenses	\$8166	Total Assets	\$0.00

INCOME MUST BE DOCUMENTED

1. Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.
2. You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex:	<input type="checkbox"/> Male <input type="checkbox"/> Female

To be Completed by Interviewer

Name/Address of Interviewer's Employer

This request was taken by: _____ Interviewer's Name (print or type) & ID Number

- Face-to-face interview
 Mail
 Telephone

Interviewer's Signature Date

Interviewer's Phone Number (include area code)

<input type="checkbox"/> Internet		
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ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the making Home Affordable Program, I certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull 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 document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by 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; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

Borrower Signature

Date

Co-Borrower Signature

Date

HOMEOWNER'S HOTLINE

If you have questions about this document or the modification process, 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 in your home, 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 Lender 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. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.