

In order for us to evaluate your request, you must complete the enclosed packet, in full, and fax or mail it to Chase with the required documentation.

You may save the form locally to your computer and complete at your own pace. Chase can NOT accept electronic signatures on these documents, so it's important that you print the document and sign in all the required places.

Delays in the process are often a result of missing information or signatures on required forms.

This packet contains the following items:

- Required Documentation for Borrower and Co-Borrower Checklist -Detailed list of the documents you must send to us in addition to the packet
- Request for Modification and Affidavit -Information about your property, loans, income, etc., as well as details on the circumstances that have made it difficult for you to stay up-to-date with your mortgage payments
- IRS Form4506-T Request for Transcript of Tax Return Form -Allows Chase to receive a transcript of your tax return to verify income information
- **Dodd-Frank Eligibility Certification -**The federal government now requires that all borrowers seeking assistance from the Making Home Affordable (MHA) Program complete and sign the enclosed Dodd-Frank Eligibility Certification

If you need any assistance completing this packet please contact us at 866-550-5705.

Please send the completed packet as well as all required documentation to Chase:

### **BY REGULAR MAIL:**

Chase Fulfillment Center P.O. Box 469030 Glendale, CO 80246

#### **BYOVERNIGHT MAIL:**

**Chase Fulfillment Center** 710 South Ash St. Suite #200 Glendale, CO 80246

### **BY FAX:**

866-282-5682

#### Important Information

Chase is a debt collector.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

If you are currently a debtor in bankruptcy proceedings and subject to the protections of the automatic stay, or if you have received a final discharge in a bankruptcy, this notice is for compliance and/or informational purposes only and not an attempt to impose personal liability for the debt in violation of the bankruptcy laws. However, Chase Home Finance LLC still has the right under the Mortgage to foreclose on the Property.

An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Loan modification scams should be reported to PreventLoanScams.org or by calling (888) 995-HOPE. Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at 866-550-5705 to discuss your options. The longer you delay the fewer options you may have.

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			Loan Number:					
Borro	ower Name(s):	Property Address:						
		_						
1. RE	1. REQUIRED DOCUMENTATION - DEPENDINGON EMPLOYMENT STATUS							
Wage	Earner (receive a W-2 from your employer) :	If you are Self Employ	yed, please provide:					
□ Tv	wo (2) Pay Stubs showing YTD earnings	P & L Statement						
		Last four (4) month provide all pages)	ns complete Business Bank Statements (must					
2. RE	EQUIRED DOCUMENTATION - ALL							
☐ R	equest for Modification and Affidavit (RMA)							
☐ IR	RS Form 4506-T - Request for Transcript of Tax Return							
	you are less than 2 payments past due, you must include the Request for Modification and Affidavit Form (must provide							
□ D	odd-Frank Eligibility Certification							
Ti	ne following documentation is required depending on source	e of additional income:						
Socia	al Security, Disability, Death Benefits, Pension, Public Assist	ance or Unemployment	t					
□ в	enefit statement or letter from provider that states the amount, from	equency and duration AN	ID.					
□ E	vidence of receipt of payment, such as copies of the two most re	cent bank statements or	deposit advances showing deposit amounts					
Renta	al Income							
□ C	urrent Tax Return (must have all Borrower(s) names, signatures	and Social Security Num	bers included) <u>AND</u>					
□ c	urrent lease agreement and two most recent bank statements or	cancelled checks reflect	ing rental payments					
Alimo	ony or Child Support (not required but may be voluntarily off	ered)						
	opy of divorce decree, court verification, separation agreement o	r letter from provider that	states the amount, frequency and duration					
I	vidence of receipt of such payments, such as copies of the two n mounts	nost recent bank stateme	nts or deposit advances showing deposit					
Is	your loan currently escrowed for taxes and insurance?	No Yes						
If	No, the following documentation is required:							
	lost recent property tax bill(s) with a copy of the cancelled check	or paid receipt for all rece	ent applicable taxes (County, City, School, etc.)					
□ c	urrent insurance declaration page for all applicable coverage typ	es (must show premium	amount for homeowners, flood and wind)					
	lost recent hazard and flood insurance policy so that we can ensi omplete your modification request	ure adequate hazard and	flood insurance coverage on your property and					
lo pa	your modification includes an extension of the maturity date or cated in a Special Flood Hazard Area, as part of the modification onfirming your propertys flood status. As a result, if you receivackage, all you need to do is to immediately sign the flood national modification will not be processed until the signed acknowledge.	process we are required this additional notice otice acknowledgemen	by law to send you another flood notice from us with your final modification					

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REQUEST FOR MORTGAGE ASSISTAN	NCE (RMA) page 1		COMPLETE ALL FOUR PA	GES OF THIS FORM			
Loan I.D. Number		▶ Se	Servicer				
BORROW	ER		CO-BORRO	OWER			
Borrower's name			Co-borrower's name				
Social Security number			Social Security number				
Home phone number with area code			Home phone number with area code				
Cell or work number with area code			Cell or work number with area code				
I want to:	Geep the Property	Sell the	Property				
The property is my:	rimary Residence	Second	Home II	nvestment			
The property is:	Owner Occupied	Renter	Occupied for less than 12 months	/acant for less than 12 months			
Mailing address							
Property address (if same as mailing address)	ress, just write same)		E-mail addre	ss			
Is the property listed for sale?	Yes No		Have you contacted a credit-counseling	ng agency for help? ☐ Yes ☐ No			
Have you received an offer on the prop	perty? Yes	No	If yes, please complete the following:				
Date of offer, Amount of Off		_	Counselor's Name:				
Agent's Name:			Agency Name:				
Agent's Phone Number:			Counselor's Phone Number:				
For Sale by Owner? Yes	□ No		Counselor's Email:				
Who pays the Real Estate Tax bill on y			Who pays the hazard insurance policy	for your property?			
☐ I do ☐ Lender does ☐ Paid			☐ I do ☐ Lender does ☐ Paid				
Are the taxes current?	□ No		Is the policy current?	□ No			
Condominium or HOA Fee Yes	☐ No \$		Name of Insurance Co.				
Paid to:	NO V		Insurance Co. Tel #:				
Have you filed for bankruptcy? Y	es No If ye	e: 🗆 (	Chapter7	oto:			
Has your bankruptcy been discharged			uptcy Case number	ne.			
Additional Liens/Mortgages or Judgme		NO Bankit	iptoy dase number				
Lien Holders Name/Servicer	Balance		Contact Number	Loan Number			
Electricated statile, dervices	Dalarice		Contact Number	Loan Number			
	HA	ARDSHIP	AFFIDAVIT				
			the Making Home Affordable program. se of financial difficulties created by (cl	neck all that apply):			
My household income has been reduced. Funderemployment, reduced pay or hours, or disability or divorce of a borrower or co-bor	decline in business earning		My monthly debt payments are excessive creditors. Debt includes credit cards, home				
My expenses have increased. For example high medical or health care costs, uninsure taxes.			My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.				
I am unemployed and (a) I am receiving/wi (b) my unemployment benefits ended less	than 6 months ago.	enefits or	Other:				
Explanation (continue on a separate sheet of pa	aper if necessary): .						
				<del></del> _			

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REQUEST FOR MORTGAGE ASSISTANCE (RMA) page 2

COMPLETE ALL FOUR PAGES OF THIS FORM

### INCOME/EXPENSES FOR HOUSEHOLD 1

#### Number of People in Household:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets		
Monthly Gross wages	\$0	First Mortgage Payment	\$0	Checking Account(s)	\$0	
Overtime	\$0	Second Mortgage Payment	\$0	Saving s/ Money Market	\$0	
Child Support / Alimony 2	\$0	Mortgage Insurance	\$0	Stocks / Bonds / CDs	\$0	
Social Security/SSDI	\$0	Property Taxes	\$0	Other Cash on Hand	\$0	
Other monthly income from pensions, annuities or retirement plans	\$0	Property Insurance **	\$0	Other Real Estate (estimated value)	\$0	
Tips, commissions, bonus and self-employed income	\$0	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$0	Other	\$0	
Rents Received	\$0	Alimony, child support payments	\$0			
Unemployment Income	\$0	Net Rental Expenses	\$0			
Food Stamps/Welfare	\$0	HOA/Condo Fees/Property Maintenance	\$0			
Other (spouse's Income, investment income, royalties, interest, dividends etc)	\$0	Car Payments	\$0			
		Other	\$0	Do not include the value of life retirement plans when calculati pension funds, annuities, IRAs etc.)	ng assets (401k,	
Total (Gross Income)	\$0	Total Debt/Expenses	\$0	Total Assets	\$0	

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

### 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	✓ I do not	wish to furnish this information	CO-BORROWER		I do not wish to furnish this information
Ethnicity:	Hispanio	or Latino	Ethnicity:		Hispanic or Latino
	Not Hisp	panic or Latino			Not Hispanic or Latino
Race:	America	n Indian or Alaska Native	Race:		American Indian or Alaska Native
	Asian				Asian
	Black or	African American			Black or African American
	Native H	lawaiian or Other Pacific Islander		Native Hawaiian or Other Pac	
	White				White
Sex:	Male		Sex:		Male
Female					Female
	To b	e Completed by Interviewer		Na	nme/Address of Interviewer's Employer
This request was tak	en by:	Interviewer's Name (print or type) &	ID Number	1	
Face-to-face interview		Interviewer's Signature Date			
☐ Mail					
☐ Telephone		Interviewer's Phone Number (include area code)		+	
Internet		moral contraction (moral			

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REQUEST FOR MORTGAGE ASSISTANCE (RMA) page 3

COMPLETE ALL FOUR PAGES OF THIS FORM

### 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 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 received by your servicer.

### **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. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that Servicer is providing the information about the Making Home Affordable program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
- 10. 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.
- 11. I understand that if Servicer offers me a trial period plan under the Making Home Affordable Program, and I fail to accept or complete the trial plan for any reason, including, for example, declining the trial plan offer, failing to accept the trial plan offer, failing to make trial plan payments in a timely manner, or failing to accept a final modification at the end of the trial period, I may permanently lose eligibility for a modification under the Making Home Affordable Program and any other modification programoffered by Servicer.

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Th	The undersigned certifies/y under penalty of perjury that all statements in this document are true and correct.							
•								
	Borrower Signature	Social Security Number	Date of Birth	Date				
<b>•</b>								
	Co-Borrower Signature	Social Security Number	Date of Birth	Date				

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### 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 Homeowners 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.sigtarp.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.



## Form **4506-T**

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

# **Request for Transcript of Tax Return**

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

OMB No. 1545-1872

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

1a	Name	shown on tax return. If a joint return, ente	er the name shown first.	1b First social security	number on tax return	individual toynovor
				•	er, or employer identif	
2a	If a joir	nt return, enter spouse's name shown on	tax return	2b Second social secunumber if joint tax r	•	ual taxpayer identification
3	Curren	nt address (including apt., room, or suite r	no.), city, state and ZIP o	code (see instructions)		
4	Previo	us address shown on the last return filed	if different from line 3 (s	ee instructions)		
5	If the ti	ranscript or tax information is to be maile	d to a third party (such a	s a mortgage company). e	enter the third party's r	name, address, and
		one number.  Regular Mail:	Overnight Mail:	Ph	one Number:	, ,
		Chase Fulfillment Center PO Box 469030	Chase Fulfillment Cen 710 South Ash Street,		550-5705	
_	. IF	Glendale, CO 80246	Glendale, CO 80246	no 6 and line 0 hafare signing	Sign and data the form of	nas vav bava fillad in those lines
Con	npleting tl	the transcript is being mailed to a third party, en hese steps helps to protect your privacy. disclos f you would like to limit the third party's authority	ses your IRS transcript to the	third party listed on line 5, the	IRS has no control over	what the third party does with the
6		cript requested. Enter the tax form number per request. <b>1040</b>	per here (1040, 1065, 11	20, etc.) and check the ap	ppropriate box below.	Enter only one tax form
	m 11	eturn Transcript which includes most of ade to the account after the return is produced. Form 1120A, Form 1120H, Form 11: uring the prior 3 processing years. Most r	cessed. Transcripts are of 20L, and Form 1120S. R	only available for the follow eturn transcripts are avail	ving returns: Form 104 able for the current ye	40 series, Form 1065, Form
	as	ccount Transcript, which contains inform sessments, and adjustments made by you stimated tax payments. Account transcrip	ou or the IRS after the re	turn was filed. Return info	rmation is limited to ite	ems such as tax liability and
		ecord of Account, which provides the movailable for current year and 3 prior tax ye			•	nd the Account Transcript.
7	Verific	ation of Nonfiling, which is proof from there are no availability restrictions on pr	he IRS that you did not	file a return for the year. C	current year requests a	_
8	Form Vinformat	W-2, Form 1099 series, Form 1098 serie ation returns. State or local information is ation for up to 10 years. Information for thation for 2010, filed in 2011, will not be a set Social Security Administration at 1-800-	es, or Form 5498 series not included with the Forme current year is general vailable from the IRS until	s transcript. The IRS can orm W-2 information. The I Ily not available until the y il 2012. If you need W-2 ir	provide a transcript the IRS may be able to prove a fiter it is filed with a formation for retirements.	nat includes data from these ovide this transcript of the IRS. For example, W-2
		you need a copy of Form W-2 or Form 10 se Form 4506 and request a copy of your			y of the Form W-2 or F	Form 1099 filed with your return
9	periods	or period requested. Enter the ending days, you must attach another Form 4506-T. separately.  12/31/2011				
		this box if you have notified the IRS or the your federal tax return				g a transcript involved identity
Caı		o not sign this form unless all applicable				
info mat	rmation tters par	of taxpayer(s). I declare that I am either requested. If the request applies to a join ther, executor, receiver, administrator, true taxpayer. Note. For transcripts being s	nt return, <b>either</b> husbanustee, or party other than	d or wife must sign. If sign n the taxpayer, I certify tha	ed by a corporate officit I have the authority t	cer, partner, guardian, tax to execute Form 4506-T on
		, ,	- •	ı		Telephone number of taxpaye on line 1a or 2a
<u>د:</u>		Signature (see instructions)		 Date		
	ign	- Signature (300 monucilons)		Dale		
He	ere	Title (if line 1a above is a corporation	n, partnership, estate, or	trust)		
		Spouse's signature		I Date		
		,				

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### **HELP FOR AMERICA'S HOMEOWNERS.**



### **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 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 Certificate is effective on the earlier of the date listed below or the date received by your servicer.							
Borrower Signature	Social Security Number	Date of Birth	Date				
Co-Borrower Signature	Social Security Number	 Date of Birth	 Date	_			

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