



PREPARED BY: DIY Internal Demo Company,
123 swe 12 ave,
miami, FL 33167,
(786) 787 - 8878 (Phone),
(987) 897 - 8978 (fascimile)

BORROWER(s): HAMP Example

PROPERTY ADDRESS: 123 sw 12 ave
miami, FL 33121

1ST LIEN LOAN #: 1020124

MORTGAGE OWNER/INVESTOR: Held in Bank/Lender Portfolio

SERVICER: Bank of America

ORIGINAL LENDER: Countrywide

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Industry Resources & Background

Industry Background

Your servicer, the entity that is collecting your mortgage payment, represents the investor. The investor will typically be a GSE like Fannie Mae, Freddie Mac, FHA. They are required to follow a servicing pooling agreement (SPA) that indicates they should always be acting in the best financial interests of the investor. Typically, a servicer will follow these steps: Collecting of all funds through Reinstatement, capture the maximum amount of funds due via loan modification or refinance, or lastly, dispose of the asset via short sale, Deed-in-Lieu, or foreclosure. This report provides information that indicates whether or not modifying your loan will be in the investor's best interest. It provides in depth calculations, analysis, guidelines and resources that should be followed by the Servicer set forth by the HAMP program, Treasury, HUD, Reg Z, RESPA, and regulated by the Consumer Financial Protection Bureau among other compliance regulatory bodies.

Servicer Requirements for Loss Mitigation Procedures

1. The loss mitigation provisions of the Mortgage Servicing Rules generally require you to:

- Work with consumers to complete timely applications for loss mitigation options.
- Evaluate complete and timely loss mitigation applications within 30 days for all loss mitigation options available to the applicant.
- For complete and timely applications,
 - Inform consumers of whether the servicer will offer the consumer a loss mitigation option and,
 - If the consumer is denied a loan modification option, of the actual reasons for the denial.
- Evaluate timely appeals submitted by eligible consumers. The appeals must be reviewed by independent personnel, that is, not the same personnel who initially evaluated the loss mitigation application.
- Refrain from beginning or completing the foreclosure process in certain circumstances, when a consumer is being evaluated for loss mitigation options as required under the rule.
- Borrower communication forms an important part of the loss mitigation requirements. CFPB's rules around continuity of contact also prescribe certain responsibilities of the personnel assigned to assist borrower with loss mitigation.
- During the process of assessing the loss mitigation application, you are expected to have various borrower touch-points. Other than the 5-day acknowledgement letter, you must be prepared to demonstrate that "reasonable diligence" has been performed to evaluate an application. This involves tracking progress against deadlines communicated to borrowers.
- In the event that a short-term forbearance program is offered to the borrower, you do not need to wait for a completed application package from the borrower. However, the information offering the borrower the option to apply for long-term loss mitigation programs still needs to be supplied to the borrower in the 5-day acknowledgement letter.

2. The consumer has a private right of action and may enforce these loss mitigation procedures pursuant to the provisions of Section 6(f) of RESPA (12 U.S.C. 2605(f)) and other laws.

If we file an individual case RESPA allows;

- Actual damages;
- Additional penalty damages of up to \$2000; and
- Attorney fees and costs.

If we file a Class action RESPA allows:

- Actual damages of the class members;
- Additional penalty damages of up to \$2000 per class member up to the lesser of \$ 1,000,000 or 1 percent of your net worth; and
- Attorney fees and costs

Please note that federal and state unfair and deceptive practices acts and other applicable law generally allow pursuit of simultaneous and additional claims for actual damages to be trebled.

In addition to private actions, agencies such as state and federal banking regulators and the Consumer Finance Protection Bureau may pursue their own additional penalties and consumer redress actions.

3. Steps you must take when you receive a loss mitigation application:

- 45 days or more before a foreclosure sale is scheduled, you must;
 - Timely acknowledge receipt of the application; and
 - Inform the consumer whether the application is complete or incomplete;
 - If incomplete, inform the consumer of any documents or information necessary to complete the application.
- 37 days or more before a foreclosure sale is scheduled, you must;
 - Evaluate the complete loss mitigation application; and
 - Notify the consumer about the result of your evaluation;
 - Include your determination of the particular loss mitigation options available to the consumer or
 - Specify why an application for a loan modification option was denied and provide information about any applicable appeal process.

4. If you deny a consumer's complete loss mitigation application received more than 37 days before a scheduled foreclosure sale for any trial or permanent loan modification option, you must;

- Send the consumer a notice that states:
- The specific reasons for your decision for each trial or permanent loan modification option denied;
 - If you base your denial on a net present value calculation, you must include in your notice the specific inputs you used in your net present value calculation
- If the consumer may appeal;
 - Provide notice the consumer may appeal your determination, and
 - Provide information about the requirements for the appeal process, including the deadline for requesting that appeal.

5. You must give a consumer varying time to respond to loss mitigation offers depending on the proximity of a foreclosure sale;

- When a consumer submits a complete or facially complete loss mitigation application;
 - 90 days or more before a scheduled foreclosure sale, you must give the consumer 14 days to accept or reject a loss mitigation offer; or
 - Less than 90 days but more than 37 days before a scheduled foreclosure sale, you must give the consumer 7 days or more to accept or reject a loss mitigation offer.

6. You must allow consumers to appeal your decision regarding loan modifications when you receive a complete or facially complete loss mitigation application during the pre-foreclosure review period or 90 days or more before a scheduled foreclosure sale.

The appeal must contain the following elements;

- Include an independent evaluation (you cannot use the same personnel who evaluated the application to review the appeal);
- Within 30 days of a consumer making an appeal, you must notify the consumer of your decision to offer or reject the loan modification option that is the subject of the appeal; and
- You must give the consumer at least 14 days to accept or reject an offer of a loss mitigation option resulting from your independent evaluation, after you provide this notice.

7. You cannot make the first notice or filing for any judicial or non-judicial foreclosure process until the consumer is more than 120 days delinquent.

8. If a consumer has submitted a complete or facially complete loss mitigation application before you have begun the foreclosure process, you may not begin the foreclosure process until one of the following occurs;

- In the case of a complete application;
 - You send the consumer a notice that the consumer is not eligible for any loss mitigation option, and the consumer has exhausted the appeal process;
 - The consumer rejects all loss mitigation options you offer; or
 - The consumer fails to perform under an agreement on a loss mitigation option. If a consumer submits a complete loss mitigation application after you have made the first notice or filing for the foreclosure process but more than 37 days before a scheduled foreclosure sale you must not move for foreclosure judgment or order of sale, or conduct a foreclosure sale, until one of the following occurs;
- You send the consumer a notice that the consumer is not eligible for any loss mitigation option and the

- consumer has exhausted the appeal process;
- The consumer rejects all loss mitigation options you offer; or
- The consumer fails to perform under an agreement on a loss mitigation option.
- In the case of a facially complete application;
 - You must seek corrected documents or additional information necessary to complete the application and give the consumer a reasonable amount of time to provide those materials;
 - You may not make the first notice or filing for a foreclosure process or otherwise refer the consumer to foreclosure until the consumer has had a reasonable amount of time to provide the documents or information;
 - Beginning the foreclosure process means making the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process.

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Links to Additional Resources

HAMP Servicers Loss Mitigation Policy and Guidance -

<https://www.hmpadmin.com/portal/programs/hamp.jsp>

2nd Lien Modification Program -

https://www.hmpadmin.com/portal/programs/second_lien.html

Foreclosure Alternative Program (HAFA) -

https://www.hmpadmin.com/portal/programs/foreclosure_alternatives.jsp

2013 Mortgage Rules Under the Equal Credit Opportunity Act (Regulation B), Real Estate Settlement Procedures Act (Regulation X), and the Truth in Lending Act (Regulation Z)-

<https://federalregister.gov/a/2013-15466>

Base NPV 5.0 Model -

https://www.hmpadmin.com/portal/programs/docs/hamp_servicer/npvmodeldocumentationv501.pdf

FHA Loss Mitigation Policy and Guidance - <http://www.hud.gov/offices/hsg/sfh/nsc/immlltrs.cfm>

Base FHA NPV Model -

http://www.fhfa.gov/webfiles/21680/ree_hamp_07-22-11_final.pdf

Hardest Hit Fund Covering 18 States-

<http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/default.aspx>

National Mortgage Settlement applicable for Ally Financial, GMAC, Bank of America, CITI, JP Morgan Chase, and Wells Fargo -

<http://www.nationalmortgagesettlement.com/>

Foreclosure Guidelines for: Florida

Judicial Foreclosure	Non-Judicial Foreclosure	Primary Security Instrument	Foreclosure Timeline (estimated)	Right of Redemption	Deficiency Judgment Allowed
Yes	No	Mortgage	Typically 180 days	Yes	Yes

[More information on Florida foreclosure laws.](#)

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Available Programs

Home Affordable Modification Program (HAMP) - The Home Affordable Modification Program provides eligible borrowers the possibility to modify their first lien mortgage loans in an attempt to make the loan affordable. HAMP, allows servicers to use a standard loan modification process for eligible borrowers that will modify first lien mortgage loans to make the monthly payments more sustainable and affordable. The means of achieving this affordability are interest rate reduction, term extension, principal forbearance, and principal forgiveness.

Home Affordable Unemployment Program (UP) - The Unemployment Program is tailored to borrowers who are delinquent as a direct result of unemployment. The Unemployment Program allows eligible borrowers a forbearance period of at least twelve months. During this period mortgage payments are suspended or reduced, which allows borrowers the opportunity to pursue employment without the concern that their home will be lost to foreclosure.

Home Affordable Foreclosure Alternatives Program (HAFA) - HAFA is a program that potentially allows borrowers to shift to affordable housing through a short sale or deed-in-lieu (DIL) of foreclosure when they want to avoid foreclosure and can no longer afford their mortgage payments. HAFA gives fiscal stimulus to investors, servicers, and borrowers that take advantage of a DIL or a short sale to avert a foreclosure on a HAMP eligible loan.

Second Lien Modification Program (2MP) - 2MP was fashioned to work in conjunction with HAMP to provide assistance for borrowers with second mortgage liens. According to 2MP if a borrower's first lien mortgage is adjusted under HAMP, and the second lien's servicer is a partaker, the servicer must offer to modify the borrower's second lien mortgage payment in line with a defined guideline and/or obtain a lump sum payment from Treasury in exchange for a complete or fractional elimination of the second lien mortgage. Servicers of eligible NON-GSE Mortgages may partake in 2MP. A servicer is not mandated to partake in a HAMP modification for the first lien, in order to partake in 2MP.

Government Loans

Mortgage loans insured or guaranteed by a federal government agency are suitable for modification under HAMP if the pertinent agency has expressed HAMP guidance. Some of these agencies include the Federal Housing Administration (FHA), the Department of Agriculture's Rural Housing Service (RHS), and the Department of Veterans Affairs (VA).

FHA-HAMP was built to provide aid to borrowers with FHA insured loans and are incapable of meeting their mortgage payments. FHA-HAMP provides incentives to servicers in the form of pay for success compensation and pay for performance compensation for FHA insured NON-GSE first lien mortgages that are modified under FHA-HAMP on or after August 15th, 2009. Specific guidelines for servicers related to underwriting, administration and underwriting should be consulted from the guidance expressed by FHA Mortgagee Letter 2009 - 23, and any future guidance expressed by FHA RHS in relation to providing aid for Single Family Housing Guaranteed Loan Program loans.

RD-HAMP grants pay-for-performance compensation for borrowers and pay-for-success compensation for servicers for RHS guaranteed first lien Non-GSE Mortgages that are modified under Special Loan Servicing on or after September 24, 2010. To reference specific guidance for eligibility, underwriting and administration of Special Loan Servicing, servicers should review the final rule published by RHS (75 Fed. Reg. 52,429) and other existing or future guidance expressed by RHS. VA announced VA-HAMP to provide assistance to borrowers with VA guaranteed loans who are incapable of meeting their mortgage payments. Treasury does not administer incentive compensation related to VA-HAMP.

For specific guidance related to eligibility, underwriting and administration of VA-HAMP, servicers should review the guidance issued by VA in Circular 26-10-6 and other existing or future guidance expressed by VA.

Treasury/FHA Second Lien Program (FHA2LP)

FHA2LP was constructed to work in conjunction with the FHA Refinance program. FHA refinance gives opportunities for borrowers whose homes are valued at less than the amount owed for their mortgage

loans. FHA Refinance enables borrowers who are current and in a negative equity mortgage to restructure their debt into an FHA-insured loan. The unpaid principal balance of the original first lien mortgage is reduced by at least 10 percent. After the refinance the amount of all mortgage debt must not exceed 115 percent of the current value of the property(LTV). Treasury will offer stimulus to investors and servicers when there is a partial or complete elimination of second lien mortgage loans to aid the FHA refinance. Qualified NON - GSE mortgage servicers may partake in FHA2LP. Servicers are not required to assist first liens or partake in HAMP to partake in FHA2LP.

MHA synergy with the Hardest Hit Fund

The Housing Finance Agency Innovation Fund for the eligible housing markets offers federal funding to assist homes in states that have experienced the worst of the housing crisis. Government agencies in the appropriate states are providing programs to help prevent foreclosures and to help preserve housing markets. Hardest Hit Fund programs may also select borrowers whose objective is prevalent with MHA initiatives. Housing Finance Agencies have designed programs that may offer assistance to borrowers who are not eligible for HAMP modifications or other programs. HHF programs may interact with MHA programs to broaden the range of borrowers that may be available for HAMP or other MHA programs.

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Hardest Hit Fund Program

First announced in February 2010, the Hardest Hit Fund (HHF) provides \$7.6 billion to the 18 hardest hit States, including the District of Columbia, FL., GA, AL, MS, SC, NC, TN, KY, IL, IN, OH, MI, RI, NJ, AZ, NV, CA, AND OR to develop local programs that assist homeowners with hardships and upsidedown mortgage balances. HHF programs are designed and administered by each state's Housing Finance Agency (HFA). Most of these programs are aimed at helping unemployed homeowners remain in their homes while they search for new employment and those who owe more on their mortgage than their home is worth. State HFAs have until the end of 2017 to utilize funds allocated under HHF. More information can be found here: <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/default.aspx>

Florida Hardest Hit Fund Program Details & Resources:

Allocation: \$ **1,057,839,136**

[More Recent Quarterly Report](#)

[Fact Sheet](#)

For more information: <https://www.flhardesthithelp.org/>

Latest Amendment: [Florida Eighth Amendment to the Agreement](#)

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H.O.M.E. Report Overview

The following items will be included in this report:

1. Detailed Information Summary & Questionnaire

In order to determine your eligibility for a loan workout, the servicer will need a lot of detailed information on your current financial background, some of which will be personal and confidential. This will contain a series of questions & answers, as well as a detailed work up of your overall household income and expenses.

2. Forms required for submitting to your servicer

Depending on who your servicer is, you will likely need most, if not all of the forms included in this report. That includes and is not limited to the following:

- a. **RMA**- Request for Modification Affidavit. This is designed specifically for applying for the HAMP program.
- b. **Dodd Frank form** - Ensures that a requesting borrower has not been convicted for a felony larceny, theft, forgery, money laundering, or tax evasion related to a mortgage or real estate transaction.
- c. **710 Form**- a.k.a. Uniform Borrower Assistance form designed specifically for Fannie Mae and Freddie Mac, but has been widely used and accepted by almost all banks and servicers.
- d. **Hardship Explanation/Affidavit**- To get a loan workout from any bank or servicer, you will almost always be required to submit an explanation of your hardship that describes why you need a reduction in your mortgage payment and/or principal reduction/forbearance. They include, Divorce, Illness, Negative Equity, Reduced Income, Payment Increase, Etc...
- e. **4506 Form**- This is an IRS form used for the bank or servicer to request your official tax returns for last 2 years. It helps to verify your recent income that is disclosed in the applications.

3. HAMP Qualification Assessment Results

This report will analyze the answers in your application to determine if it meets several of the critical underlying guidelines of HAMP. You will see a label of Pass/Fail for each one.

4. Loan Mod Proposal Breakdown & Summary

The loan mod proposal breakdown compares your current scenario with a proposed new scenario determined using the HAMP Tier 1 & 2 waterfall approach. Additionally, you will see an "Open Solution" proposal that may be utilized in the event your servicer does not participate in HAMP or determines your case is not eligible for any HAMP loan modification program. The "Open Solution" model defaults to a scenario similar to HAMP Tier 1 without any restrictions and may also be customized by the authorized licensee of the "H.O.M.E. Report" that may be a specialized attorney, counselor or loss mitigation professional.

Additional Documentation you will need:

- 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 sequential order to prepare to send, fax or email to your servicer. Please make a 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 setup reminder events to follow up every 5-10 days.

INFORMATION SUBMITTED FOR ANALYSIS

Data Collection Date: 02/09/2014

BORROWER INFORMATION:

Borrower:	HAMP Example
Co-Borrower:	
Monthly Gross Income:	3667.1
Total Monthly Net Income:	3667.1

DELINQUENCY STATUS, HARDSHIP & MOTIVATION:

Delinquency Status (Months in Default):	3
Delinquency Status 2nd lien (Months in Default):	
Reason for Default:	Housing Payment Increase
Wants to stay in home:	Yes
Previously received a loan work out?	No

PROPERTY INFO:

Subject Property Address:	123 sw 12 ave, miami, FL 33121
Property Type:	PUD
Property Usage:	Owner Occupied/Vacant
Property Occupied:	Yes
Needs Repair:	No

LOAN INFO:

1st Lien Loan #:	1020124	2nd Lien Loan #:	
Servicer:	Bank of America		
Loan Type:	30 Year Fix		
Term:	30 Years		
Rate:	5.875 %		
Original Loan Amount:	\$315,000.00		
Current Unpaid Balance:	\$274,965.19		
Amount Past Due:	\$7,526.07		
Months Behind:	3		
Principal and Interest Payment:	\$1,872.96		
Taxes:	\$110.00		
Property + Flood Ins.	\$237.11		
Mortgage Insurance:	\$0		
HOA Fees:	\$100.00		

INCOME AND EXPENSES (Excluding Subject Property Related Expenses)

Income Notes

Expenses Notes

Monthly Gross Income*	\$3,667.10
Monthly Expenses	\$3,745.07
Current DTI:	63.27 %
Total Disposable Income:	\$-77.97

Questionnaire Summary

Has the borrower received a notice of foreclosure or default by the bank, attorney, or trustee?	No
Has the borrower(s) received any kind of HAMP loan modification/forbearance/loan work out from the lender or servicer?	No
Has the borrower defaulted or failed to timely pay a modification, repayment, or Mortgage Assistance Relief on the subject property within the past year?	No
Has the mortgage on the borrower's principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or permanent modification?	
Has the mortgage on any other property that the borrower or any co-borrower own had a permanent HAMP modification?	No
Is the borrower or any co-borrower currently in or being considered for a HAMP trial period plan on a property other than the borrower's principal residence?	No
Has the borrower been 30+ days late in the past 12 months ?	No
Is the mortgage currently behind?	Yes
How many months behind?	3
How many people live in the property?	3
How many are dependents?	0
How many years has the borrower lived in the property?	6
Does the borrower want to stay in this home ?	Yes
Is this home currently listed for sale?	No
Is this home currently vacant?	No
Is this property for RENT?	No
Is the home in serious need of repair?	No
Did the borrower close on the mortgage for this home before January 1, 2009?	Yes
Is the borrower a natural person (NOT an entity like corp, llc, trust, etc...) ?	Yes
Does the borrower have more than one property?	NA
Has the borrower contacted a credit-counseling agency for help?	Yes
Obtained / Started:	02/01/2014
Date Finished:	
Counselor's Phone Number:	(305) 678 - 9898
Counselor's Agency:	HOPE Hotline
Counselor's Email:	
Has an appraisal been done in the last six months?	No
List value:	
Are the borrower's property taxes currently delinquent?	No
Does the borrower pay a Condominium or HOA fee?	
Is there a Master/Secondary HOA/COA?	
Who pays the hazard insurance policy for the property?	
Who pays the Real Estate Tax bill on the property?	
Is the policy current?	No
Has the borrower filed for bankruptcy?	No

Is any borrower a service member?

No

Has any borrower recently been deployed away from their principal residence or recently received a permanent change of station order?

No

Delinquent tax total?

What is the amount of funds immediately available to apply towards the mortgage/tax delinquency?

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Loan Disposition Analysis Summary

Borrower Name:	HAMP Example	1st Loan #:	1020124
Property Address:	17645 sw 12 ave, Miami, FL 33121	2nd Loan #:	
Servicer:	Bank of America		

Attention Loss Mitigation Department

Based upon the information presented, the requested Loan Modification and reduced monthly payment would allow the homeowners to meet the monthly payment obligation and remain in their home. The borrower(s) financial circumstances, mortgage history, and hardship have been reviewed against the HAMP program. Not only does it show that they are qualified, but you will also see in this report that a reduction in the mortgage payment significantly and positively impacts their ability to make mortgage payments consistently and on time.

Included in this report you will find the required forms- RMA, 710 Form, 4506, and Dodd Frank form. Please indicate if anything else is required.

I am expecting a prompt reply and resolution based on the latest, mandated compliance requirements centered around communication time lines, issuing a representative as a point of contact, acknowledging receipt of borrower requests for workouts, and providing review analysis results promptly.

Thank-you in advance for your time in reviewing this delicate matter. We look forward to a prompt and mutually beneficial resolution.

Sincerely,

HAMP
123 sw 12 ave
miami, FL. 33129

Borrower Eligibility based off HAMP Tier 1 & 2 Guidelines.

The Borrower(s) current mortgage scenario, financial situation, and hardship circumstances have been reviewed and outlined below. Pass, Fail or Refer-Eligible are indicated next to each HAMP specific criteria that may or may not affect eligibility based on HAMP Tier 1 and 2 guidelines. When applicable the report will supply further details to a specific guideline that may require in-depth analysis, legal review, and/or Sr. level manager attention from the servicer.

1. Ensure Borrower(s) have a qualified hardship and are in imminent default or past due.

The borrowers current hard ship and default status are:

- The Delinquency Status (Months in Default) is: **3**
- The reason given for (Imminent) Default is: **Housing Payment Increase**

2. Analyze HAMP Tier 1 & 2 Criteria

Criteria	Guideline	HAMP Tier1	HAMP Tier2
Origination	The mortgage loan is a first lien originated on or before January 1, 2009. This loan was originated on: Feb 4, 2008	✓	✓
Unpaid Principal Balance Limits	The unpaid principal balance, prior to capitalization, must be less than or equal to: \$729,750 for a one-unit property. The unpaid balance on this loan is: \$274,965.19	✓	✓
Property Condition	The property securing the mortgage loan has not been condemned. The current condition on this property is: Excellent	✓	✓
Financial Hardship	The borrower must be able to document a financial hardship. The borrower(s) hardship is/are: Housing Payment Increase	✓	✓
"Natural" Persons	Verify borrower is a "natural" person. Mortgage loans made to business entities like a LLC, or Corporation are not eligible for assistance under HAMP.	✓	✓
Occupancy	The mortgage loan is secured by a qualified property that is occupied by the borrower as his or her principal residence. Tier 1 only supports Owner Occupied properties. Tier 2 supports both Owner Occupied and Non-Owner/Investment properties. Neither Tier 1 or 2 support 2nd homes aka vacation/seasonal homes: This property is a Owner Occupied/Vacant	✓	✓
Property Type	Verify the property type is a single family residence or 1-4 unit dwelling. The property type is PUD .	✓	✓
Max # of HAMP Loan Modifications	The max # of HAMP loan modifications is 6 between any borrower. The total # of HAMP loan modifications between the borrower(s) is:	✓	✓
Minimum Payment Ratio for Tier 1 only	The borrower's monthly mortgage payment, PITIA (including principal, interest, taxes, insurance, and when applicable, association fees) is greater than 31 percent of the borrower's verified monthly gross income. The borrower DTI on this loan is : 63.27 %	✓	N / A

Criteria	Guideline	HAMP Tier1	HAMP Tier2
P & I Payment Affordability	The modified P&I payment must be reduced by at least 10% compared to the pre-modification monthly P&I payment.	N / A	✓
Post-Modification DTI Affordability	The post-modification DTI ratio must be within the Expanded Acceptable DTI Range (10%-55%, inclusive). The post-modification DTI is: 43.40	N / A	✓
Delinquency	The mortgage loan securing the principal residence is delinquent or is not delinquent, but default is reasonably foreseeable. # of months past due: 3	✓	✓
HUD Counseling	Borrowers with back-end ratios of 55 percent or more must agree in writing to obtain HUD-approved counseling as a condition of receiving a permanent modification, even if they recently completed counseling. The current back end DTI for this loan is: 87.13% and the borrower has agreed to work with a counseling agency, HOPE Hotline, Edgar Ramirez, (305) 678 - 9898	✓	✓
Allowable Reserves	Verify that the Borrower(s) have limited liquid cash reserves less than 3 months of total monthly debt obligations. Borrowers have \$2,450.00 in liquid Cash Reserves and the 3 month maximum allowable reserve is \$6,960.21	✓	✓
Borrower Intent	Verify the borrower intent is to keep the property. The borrower wants to keep the property Yes	✓	✓

HAMP Tier 1 Standard Waterfall

1. DETERMINE THE TARGET MONTHLY PRINCIPAL AND INTEREST PAYMENT

- A. Multiply the borrower(s) total eligible gross monthly income of **\$3,667.10** by 31% which equals a target monthly housing payment of **\$1,136.80** for 1st lien mortgage.
- B. Subtract the monthly taxes, any insurances, and HOA or Condo Fees, which equals target monthly principal and interest payment of **\$689.69**.

2. DETERMINE THE QUALIFYING ELIGIBLE RATE, TERM, AND PAYMENT UTILIZING THE HAMP TIER 1 STANDARD WATERFALL APPROACH

- ☒ A Recapitalize and calculate the loan balance: Add all past due principal and interest, and past due & projected escrow advances for all 3rd parties like property taxes, property insurances, mortgage insurances and HOA's.
- ☒ B Modify/Reduce the Interest Rate: HAMP dictates a rate reduction in .125% increments and does not allow a rate below 2.00%.
- ☒ C Extending the Mortgage term: HAMP indicates if the above rate reduction step fails to achieve a 31% DTI after hitting the floor of 2.00% interest rate, the loan term must be extended to 40 year amortization and repeat the rate reduction steps to a floor of 2.00%, while trying to achieve a 31% DTI.
- ☒ D Forbear Principal: Principal should be forboreed (still owed as an interest free balloon amount) in increments of \$1,000 to help achieve a 31% DTI. The amount should be the greater of 30% of the capitalized loan amount or bring the loan to a 100% current LTV.

PROPOSED (QUALIFYING) MODIFICATION TERMS

HAMP Tier 1 Standard Modification Waterfall Results			
Step 1	Capitalization-Adjusted Gross UPB		\$287,391.26
Step 2	Interest Rate Reduction	2.000%	
Step 3	Loan Term Extension	40/30 Years	
Step 4	Principal Forbearance	\$59,639.41	
	Interest Bearing UPB Amount		\$227,751.85
New DTI	31.00%	New Principal & Interest Payment	\$689.69

3. ADDITIONAL TESTS

An NPV test is critical to determine the financial impact of a loan modification to the investor. If a positive NPV is determined using the modified loan terms, the servicer must move forward with the modification. If a negative NPV is determined a servicer may contact the investor or refer to internal guidance that may allow an alternative loan modification.

PASSES DE MINIMIS TEST? **Yes**

The De Minimis Test indicates whether the proposed modification results in at least a 6% reduction in the borrower's monthly payment. The characteristics of the current and proposed monthly payments are as follows:

- The Borrower(s)' currently monthly payment is: **\$2,320.07**
- The Borrower(s)' monthly payment with the proposed modification is: **\$1,136.80**
- The proposed modification results in a **51.00%** reduction in the borrower(s) monthly payment.

HAMP Tier 1 Standard Waterfall Loan Modification Proposal

Borrower Name: HAMP Example **1st Loan #:** 1020124
Property Address: 17645 sw 12 ave, Miami, FL 33121

Loan Modification Proposal**Income Analysis**

First Mortgage	Current	Proposed	Income Analysis	Current	Proposed
Loan Type:	30 Year Fix	Fixed	Gross Monthly House Hold Income	\$3,667.10	\$3,667.10
Current Unpaid Balance:	\$274,965.19		Net Monthly House Hold Income	\$3,667.10	\$3,667.10
Out of Pocket Escrow Advances		\$3,600.00	Total Monthly Expenses (Non Mortgage Related)	\$1,425.00	\$1,425.00
Projected Escrow Advance during Trial		\$1,000.00	Total Monthly Housing Taxes and Insurance	\$447.11	\$447.11
Past Due Mortgage Insurance		\$0.00	Total Monthly Expenses (Including Mortgage)	\$3,745.07	\$2,929.56
Past Due H.O.A. Fees		\$300.00	Monthly Net Cash Flow	(\$77.97)	\$737.54
Past Due Principal & Interest		\$7,526.07	Surplus/deficit % of Income	(2.13%)	20.11%
Late Fees (Not Included)		\$0.00	Monthly Recurring Debt Total	\$3,195.07	\$2,379.56
Adjusted Gross UPB		\$287,391.26	Back End DTI	87.13%	64.89%
Principal Forbearance		\$59,639.41			

Forbearance Limits is greater of the following:

- 30% of the UPB after capitalization, or
- An amount resulting in a modified interest bearing balance that would create a current MTMLTV equal to 100%.

New Interest Bearing Loan Amount		\$227,751.85
Terms	30 Years	40/30 Years
Remaining months		
Interest Rate (APR):	5.875%	2.000%
1st lien Principal & Interest	\$1,872.96	\$689.69
Monthly 1st Mortgage Payment (PITIA)	\$2,320.07	\$1,136.80
Housing DTI (1st lien only)	63.27%	31.00%

Loan Modification Proposal

Loan Number 2nd lien: No Second Mortgage

Market Value Analysis

Current Market Value:	\$210,000.00
Balance of First Mortgage:	\$274,965.19
Balance of Second Mortgage:	NA
Total Mortgage Debt	\$274,965.19
Equity Surplus/Deficit	(\$64,965.19)
Current CLTV:	130.94%

Cost of Foreclosure Analysis

Est. months in arrears at time of REO sale:	10
Current Monthly Mortgage Payments (P+I Only):	\$1,872.96
Mortgage Pymts in arrears at sale:	\$18,729.60
Attorney's Fees:	\$1,000.00
Estimated Cost to Secure Property:	\$1,000.00
Estimated Maintenance Costs:	\$1,000.00

Asset Liquidation Analysis

Current Market Value:	\$210,000.00
Foreclosure Estimated Sales Price (75% of CMV)	\$157,500.00
Less: Real Estate Commissions @ 5 %:	\$7,875.00
Less: Estimated Foreclosure Costs:	\$21,729.60
Total Sale Proceeds to Lender	\$127,895.40

Foreclosure Estimated Loss

Total Sale Proceeds	\$127,895.40
Less: Balance of 1st Mortgage	\$274,965.19
Estimated Investor Loss from Foreclosure	(\$147,069.79)

HAMP Tier 1 Principal Reduction Alternative (PRA) Waterfall

1. CALCULATE THE TARGET MONTHLY MORTGAGE PAYMENT

The HAMP Tier I- Alternative Modification Waterfall guidelines utilize a principal reduction approach as an initial step to achieve the target payment with DTI of 31%. This approach is used when the current MTMLTV (Mar-to-Market Loan to Value) which is calculated by dividing the current unpaid balance by the current home value is greater than 115%. Servicers may utilize this approach with a MTMLTV greater than 105% if that is their policy for all loans. The PRA amount is initially treated as a non-interest bearing principal forbearance; is separate and exclusive of any other forbearance; will be reduced over time if borrower remains in good standing.

1. Determine the target monthly principal and interest payment:

A. Multiply the borrower(s) total eligible gross monthly income of **\$3,667.10** by 31% which equals a target monthly housing payment of **1,136.80** for 1st lien mortgage.

B. Subtract the monthly taxes, any insurances, and HOA or Condo Fees, which equals target monthly principal and interest payment **\$689.69**

2. DETERMINE A QUALIFYING RATE, TERM AND PAYMENT - PRA APPROACH

The necessary modification steps to achieve the Target Monthly Mortgage P&I Payment Amount were performed in the order listed below - only if needed, to reach the target 31% Monthly Mortgage Payment without going below the 31% ratio threshold:

- ☒ A Recapitalize and calculate the loan balance: Add all past due principal and interest, and past due & projected escrow advances for all 3rd parties like property taxes, property insurances, mortgage insurances and HOA's.
- ☒ B PRINCIPAL REDUCTION APPROACH: Reduce the principal amount owed to achieve a MTMLTV of 115%. This Loan was reduced by **\$45,891.26** to achieve a MTMLTV of 115%.
- ☒ C Modify/Reduce the Interest Rate: HAMP dictates a rate reduction in .125% increments and does not allow a rate below 2.00%.
- ☒ D Extending the Mortgage term: HAMP indicates if the above rate reduction step fails to achieve a 31% DTI after hitting the floor of 2.00% interest rate, the loan term must be extended to 40 year amortization and repeat the rate reduction steps to a floor of 2.00%, while trying to achieve a 31% DTI.
- ☒ E Forbear Principal: Principal should be forbear (still owed as an interest free balloon amount) in increments of \$1,000 to help achieve a 31% DTI. The amount should be the greater of 30% of the capitalized loan amount or bring the loan to a 100% current LTV.

PROPOSED (QUALIFYING) MODIFICATION TERMS

HAMP Tier 1 PRA Approach Results			
Step 1	Capitalization-Adjusted Gross UPB		\$287,391.26
Step 2	Principal Reduction Approach (PRA)	\$45,891.26	
Step 3	Interest Rate Reduction	2.000%	
Step 4	Loan Term Extension	40/30 Years	
Step 5	Principal Forbearance	\$13,748.15	
	Interest Bearing UPB Amount		\$227,751.85
New DTI	31.00%	New Principal & Interest Payment	\$689.69

3. ADDITIONAL TESTS

An NPV test is critical to determine the financial impact of a loan modification to the investor. If a positive NPV is determined using the modified loan terms, the servicer must move forward with the modification. If a negative NPV is determined a servicer may contact the investor or refer to internal; guidance that may allow an alternative loan modification.

PASSES DE MINIMIS TEST? **Yes**

The De Minimis Test indicates whether the proposed modification results in at least a 6% reduction in the borrower's monthly payment. The characteristics of the current and proposed monthly payments are as follows:

- The Borrower(s)' currently monthly payment is: **\$2,320.07**
- The Borrower(s)' monthly payment with the proposed modification is: **\$1,136.80**
- The proposed modification results in a **51.00%** reduction in the borrower(s) monthly payment.

HAMP Tier 1 Principal Reduction Alternative (PRA) Loan Modification Proposal

Borrower Name: HAMP Example **1st Loan #:** 1020124
Property Address: 17645 sw 12 ave, Miami, FL 33121

Loan Modification Proposal**Income Analysis**

First Mortgage	Current	Proposed	Income Analysis	Current	Proposed
Loan Type:	30 Year Fix	Fixed	Gross Monthly House Hold Income	\$3,667.10	\$3,667.10
Current Unpaid Balance:	\$274,965.19		Net Monthly House Hold Income	\$3,667.10	\$3,667.10
Out of Pocket Escrow Advances		\$3,600.00	Total Monthly Expenses (Non Mortgage Related)	\$1,425.00	\$1,425.00
Projected Escrow Advance during Trial		\$1,000.00	Total Monthly Housing Taxes and Insurance	\$447.11	\$447.11
Past Due Mortgage Insurance		\$0.00	Total Monthly Expenses (Including Mortgage)	\$3,745.07	\$2,561.80
Past Due H.O.A. Fees		\$300.00	Monthly Net Cash Flow	(\$77.97)	\$1,105.30
Past Due Principal & Interest		\$7,526.07	Surplus/deficit % of Income	(2.13%)	30.14%
Late Fees (Not Included)		\$0.00	Monthly Recurring Debt Total	\$3,195.07	\$2,011.80
Adjusted Gross UPB		\$287,391.26	Back End DTI	87.13%	54.86%
Principal Reduction for 115% MTMLTV (PRA Approach)		\$45,891.26			
Additional Principal Forbearance		\$13,748.15			

Forbearance Limits is greater of the following:

- 30% of the UPB after capitalization; or
- An amount resulting in a modified interest bearing balance that would create a current MTMLTV equal to 100%.

New Interest Bearing Loan Amount	\$227,751.85
Terms	30 Years 40/30 Years
Remaining months	
Interest Rate (APR):	5.875% 2.000%
1st lien Principal & Interest	\$1,872.96 \$689.69
Monthly 1st Mortgage Payment (PITIA)	\$2,320.07 \$1,136.80
Housing DTI (1st lien only)	63.27% 31.00%

Loan Modification Proposal

Loan Number 2nd lien: No Second Mortgage

Market Value Analysis

Current Market Value:	\$210,000.00
Balance of First Mortgage:	\$274,965.19
Balance of Second Mortgage:	NA
Total Mortgage Debt	\$274,965.19
Equity Surplus/Deficit	(\$64,965.19)
Current CLTV:	130.94%

Cost of Foreclosure Analysis

Est. months in arrears at time of REO sale:	10
Current Monthly Mortgage Payments (P+I Only):	\$1,872.96
Mortgage Pymts in arrears at sale:	\$18,729.60
Attorney's Fees:	\$1,000.00
Estimated Cost to Secure Property:	\$1,000.00
Estimated Maintenance Costs:	\$1,000.00

Asset Liquidation Analysis

Current Market Value:	\$210,000.00
Foreclosure Estimated Sales Price (75% of CMV)	\$157,500.00
Less: Real Estate Commissions @ 5 %:	\$7,875.00
Less: Estimated Foreclosure Costs:	\$21,729.60
Total Sale Proceeds to Lender	\$127,895.40

Foreclosure Estimated Loss

Total Sale Proceeds	\$127,895.40
Less: Balance of 1st Mortgage	\$274,965.19
Estimated Investor Loss from Foreclosure	(\$147,069.79)

HAMP Tier 2 Standard Waterfall

The HAMP program has expanded to include a HAMP Tier 2 option, that widens the eligibility criteria to include more homeowners that may not have qualified for HAMP Tier 1. Specific criteria addressed by HAMP Tier 2 are as follows:

- Previously denied for HAMP Tier 1 due to negative NPV, unsuccessfully completed the trial period, did not maintain a permanent HAMP tier 1 plan in good standing, required excessive principal forbearance, or did not meet DTI thresholds of 31% DTI.
- Non-owner properties occupied by a tenant or available for rent all year are now eligible.
- Post-modification DTI Ranges are wider and have an "Expanded Acceptable" range of 10%-55%
- Previously modified loans under HAMP Tier 1 must have modified payment amount 10% less than the Tier 1 trial period plan and use an interest rate set by the PMMS rate plus a risk factor of .50 basis points.

1. DETERMINE THE TARGET MONTHLY PAYMENT

A. The new HAMP Tier 2 payment must be at least 10% lower than the Hamp Tier 1 trial period plan amount or original P&I amount of loan if Non-Owner occupied The original payment of **\$1,872.96** reduced by 10% is **\$1,685.66**

2. DETERMINE A QUALIFYING RATE, TERM AND PAYMENT - STANDARD WATERFALL APPROACH

The necessary modification steps to achieve the Target Monthly Mortgage P&I Payment Amount were performed in the order listed below.

- ☒ A DETERMINE THE LOAN BALANCE: First, capitalize any reported accrued arrearages, interest, escrow advances and acceptable servicing advances to third parties, adding them in to obtain a new starting loan balance.
- ☒ B REDUCE THE RATE: Set the interest rate to the current PMMS rate of 4.25% plus a Risk Adjustment of .50 equaling 4.875%
- ☒ C EXTEND THE TERMS: Extending the mortgage term up to **40 Years**.
- ☒ D FORBEAR PRINCIPAL: If pre-modification MTMLTV ratio is greater than 115%.
Forbear or forgive an amount equal to the lesser of:
A post-modification MTMLTV ratio of 115%
30% of the post-modification UPB.

PROPOSED (QUALIFYING) MODIFICATION TERMS

The Modification Terms proposed below would qualify under the HAMP Rate Reduction, Term Extension and Principal Forbearance guidelines listed above:

HAMP Tier 2 Standard Modification Waterfall Results			
Step 1	Capitalization-Adjusted Gross UPB		\$287,391.26
Step 2	Interest Rate Reduction	4.875%	
Step 3	Loan Term Extension	40 Years	
Step 4	Principal Forbearance	\$45,891.26	
	Interest Bearing UPB Amount		\$241,500.00
New DTI	43.40%	New Principal & Interest Payment	\$1,144.58

3. ADDITIONAL TESTS

An NPV test is critical to determine the financial impact of a loan modification to the investor. If a positive NPV is determined using the modified loan terms, the servicer must move forward with the modification. If a negative NPV is determined a servicer may contact the investor or refer to internal; guidance that may allow an alternative loan modification.

PASSES DE MINIMIS TEST? **Yes**

The De Minimis Test indicates whether the proposed modification results in at least a 6% reduction in the borrower's monthly payment. The characteristics of the current and proposed monthly payments are as follows:

- The Borrower(s)' currently monthly payment is: **\$2,320.07**
- The Borrower(s)' monthly payment with the proposed modification is: **\$1,591.69**
- The proposed modification results in a **31.39%** reduction in the borrower(s) monthly payment.

HAMP Tier 2 Standard Waterfall Loan Modification Proposal

Borrower Name: HAMP Example **1st Loan #:** 1020124
Property Address: 17645 sw 12 ave, Miami, FL 33121

Loan Modification Proposal**Income Analysis**

First Mortgage	Current	Proposed	Income Analysis	Current	Proposed
Loan Type:	30 Year Fix	Fixed	Gross Monthly House Hold Income	\$3,667.10	\$3,667.10
Current Unpaid Balance:	\$274,965.19		Net Monthly House Hold Income	\$3,667.10	\$3,667.10
Out of Pocket Escrow Advances		\$3,600.00	Total Monthly Expenses (Non Mortgage Related)	\$1,425.00	\$1,425.00
Projected Escrow Advance during Trial		\$1,000.00	Total Monthly Housing Taxes and Insurance	\$447.11	\$447.11
Past Due Mortgage Insurance		\$0.00	Total Monthly Expenses (Including Mortgage)	\$3,745.07	\$2,929.56
Past Due H.O.A. Fees		\$300.00	Monthly Net Cash Flow	(\$77.97)	\$737.54
Past Due Principal & Interest		\$7,526.07	Surplus/deficit % of Income	(2.13%)	20.11%
Late Fees (Not Included)		\$0.00	Monthly Recurring Debt Total	\$3,195.07	\$2,379.56
Adjusted Gross UPB		\$287,391.26	Back End DTI	87.13%	64.89%
Principal Forbearance		\$45,891.26			

If pre-modification MTMLTV ratio is greater than 115%.
 Forbear or forgive an amount equal to the lesser of:

- A post-modification MTMLTV ratio of 115%
- 30% of the post-modification UPB.

New Interest Bearing Loan Amount \$241,500.00

Terms 30 Years 40 Years

Remaining months

Interest Rate (APR): 5.875% 4.875%

1st lien Principal & Interest \$1,872.96 \$1,144.58

Monthly 1st Mortgage Payment (PITIA) \$2,320.07 \$1,591.69

Housing DTI (1st lien only) 63.27% 43.40%

Loan Modification Proposal**Loan Number 2nd lien:** No Second Mortgage**Market Value Analysis****Current Market Value:** \$210,000.00

Balance of First Mortgage: \$274,965.19

Balance of Second Mortgage: NA

Total Mortgage Debt \$274,965.19**Equity Surplus/Deficit** (\$64,965.19)**Current CLTV:** 130.94%**Cost of Foreclosure Analysis**

Est. months in arrears at time of REO sale: 10

Current Monthly Mortgage
Payments (P+I Only): \$1,872.96**Mortgage Pymts in arrears at sale:** \$18,729.60

Attorney's Fees: \$1,000.00

Estimated Cost to Secure Property: \$1,000.00

Estimated Maintenance Costs: \$1,000.00

Asset Liquidation Analysis**Current Market Value:** \$210,000.00**Foreclosure Estimated Sales Price (75% of
CMV)** \$157,500.00**Less: Real Estate Commissions @ 5 %:** \$7,875.00**Less: Estimated Foreclosure Costs:** \$21,729.60**Total Sale Proceeds to Lender** \$127,895.40**Foreclosure Estimated Loss****Total Sale Proceeds** \$127,895.40**Less: Balance of 1st Mortgage** \$274,965.19**Estimated Investor Loss from Foreclosure** (\$147,069.79)

"Open Solution" Loan Modification & Waterfall Alternative Option

In the event that Treasury's HAMP programs are not eligible for this loan or do not establish a mutually beneficial loan workout, the "Open Solution" loan modification workout option may be an alternative to consider on behalf of the investor as a viable, profitable option that is in everyone's best interest.

The "Open Solution" loan modification option does not have specific thresholds or restrictions on occupancy, origination date, loan balances, DTI, or LTV.

Loan Modification Proposal

Income Analysis

First Mortgage	Current	Proposed	Income Analysis	Current	Proposed
Loan Type:	30 Year Fix	Fixed	Gross Monthly House Hold Income	\$3,667.10	\$3,667.10
Current Unpaid Balance:	\$274,965.19		Net Monthly House Hold Income	\$3,667.10	\$3,667.10
Out of Pocket Escrow Advances		\$3,600.00	Total Monthly Expenses (Non Mortgage Related)	\$1,425.00	\$1,425.00
Projected Escrow Advance during Trial		\$1,000.00	Total Monthly Housing Taxes and Insurance	\$447.11	\$447.11
Past Due Mortgage Insurance		\$0.00	Total Monthly Expenses (Including Mortgage)	\$3,745.07	\$2,561.80
Past Due H.O.A. Fees		\$300.00	Monthly Net Cash Flow	(\$77.97)	\$1,105.30
Past Due Principal & Interest		\$7,526.07	Surplus/deficit % of Income	(2.13%)	30.14%
Late Fees (Not Included)		\$0.00	Monthly Recurring Debt Total	\$3,195.07	\$2,011.80
Adjusted Gross UPB		\$287,391.26	Back End DTI	87.13%	54.86%
Additional Principal Forbearance		\$59,639.41			
New Interest Bearing Loan Amount		\$227,751.85			
Terms	30 Years	40/30 Years			
Remaining months					
Interest Rate (APR):	5.875%	2.000%			
1st lien Principal & Interest	\$1,872.96	\$689.69			
Monthly 1st Mortgage Payment (PITIA)	\$2,320.07	\$1,136.80			
Housing DTI (1st lien only)	63.27%	31.00%			

Loan Modification Proposal

Loan Number 2nd lien: No Second Mortgage

Market Value Analysis

Current Market Value:	\$210,000.00
Balance of First Mortgage:	\$274,965.19
Balance of Second Mortgage:	NA
Total Mortgage Debt	\$274,965.19
Equity Surplus/Deficit	(\$64,965.19)
Current CLTV:	130.94%

Cost of Foreclosure Analysis

Est. months in arrears at time of REO sale:	10
Current Monthly Mortgage Payments (P+I Only):	\$1,872.96
Mortgage Pymts in arrears at sale:	\$18,729.60
Attorney's Fees:	\$1,000.00
Estimated Cost to Secure Property:	\$1,000.00
Estimated Maintenance Costs:	\$1,000.00

Asset Liquidation Analysis

Current Market Value:	\$210,000.00
Foreclosure Estimated Sales Price (75% of CMV)	\$157,500.00
Less: Real Estate Commissions @ 5 %:	\$7,875.00
Less: Estimated Foreclosure Costs:	\$21,729.60
Total Sale Proceeds to Lender	\$127,895.40

Foreclosure Estimated Loss

Total Sale Proceeds	\$127,895.40
Less: Balance of 1st Mortgage	\$274,965.19
Estimated Investor Loss from Foreclosure	(\$147,069.79)

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
BORROWER'S NAME HAMP Example	CO-BORROWER'S NAME
SOCIAL SECURITY NUMBER 212 - 12 - 1212	SOCIAL SECURITY NUMBER
DATE OF BIRTH (MM/DD/YY) 11/12/69	DATE OF BIRTH (MM/DD/YY)
HOME PHONE NUMBER WITH AREA CODE (212) 132 - 3213	HOME PHONE NUMBER WITH AREA CODE
CELL OR WORK NUMBER WITH AREA CODE	CELL OR WORK NUMBER WITH AREA CODE
MAILING ADDRESS 123 sw 12 ave, Miami, FL 33129	MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME")
EMAIL ADDRESS test@test.com	EMAIL ADDRESS

Has any borrower filed for bankruptcy? <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Filing Date: _____ Bankruptcy case number: _____ Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is any borrower a service member? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Have you recently been deployed away from your principal residence or recently received a permanent change of station order? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
--	---

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

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? _____

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 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 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.
<input 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:
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)

Example H.O.M.E. Report- Beta30 of 42.

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

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

Property Address: **17645 sw 12 ave, Miami, FL. 33121** Loan I.D. Number: **1020124**

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

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

Name and address that fees are paid to: _____

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 \$ **2845.32**

Is the property listed 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 \$ **0.00** Closing Date: _____

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

Principal residence servicer name: **Bank of America** Principal residence servicer phone number: **(800) 846 - 2222**

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	\$3,667.10	First Mortgage Principal & Interest Payment*	\$ 1,872.96	Checking Account(s)	\$1,200.00
Overtime	\$0	Second Mortgage Principal & Interest Payment	\$ 0	Savings / Money Market	\$1,000.00
Self employment Income	\$0	Homeowner's Insurance*	\$ 237.11	Stocks / Bonds / CDs	\$0
Unemployment Income	\$0	Property Taxes*	\$ 110.00	Other Cash on Hand	\$250.00
Untaxed Social Security / SSD	\$0	HOA/Condo Fees*	\$ 100.00		
Food Stamps/Welfare	\$0	Credit Cards/Installment debt (total min. payment)	\$ 200.00		
Taxable Social Security or retirement income	\$0	Child Support / Alimony	\$ 450.00		
Child Support / Alimony**	\$0	Car Payments	\$ 225.00		
Tips, commissions, bonus and overtime	\$0	Mortgage Payments other properties****	\$ 0		
Gross Rents Received ***	\$0	Other	\$ 550.00	Value of all Real Estate except principal residence	\$ 0
Other	\$0			Other	\$ 0
Total (Gross income)	\$3,667.10	Total Debt/Expenses	\$ 3,745.07	Total Assets	\$ 2,450.00

** 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 checked="" type="checkbox"/> Include a signed IRS Form 4506-T or 4506T-EZ
<input checked="" type="checkbox"/> Do you earn a wage? Borrower Hire Date (MM/DD/YY) 11/05/02 Co-borrower Hire Date (MM/DD/YY)	<input checked="" 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 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 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 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 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. 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.
<input 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:	Loan I.D. Number:
Servicer Name:	Mortgage Balance \$
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented	Current Value \$
	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.)

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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: 17645 sw 12 ave, Miami, FL. 33121

Loan I.D. Number 1020124

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?

☐ Yes ☒ No

Name and address that fees are paid to:

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 \$ 2845.32

Annual Property Taxes \$ 1320

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 \$ 0

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:

- 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.
- 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.
- 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

Example H.O.M.E. Report- Beta33 of 42.

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.**

BORROWER <input checked="" type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
<i>Ethnicity</i>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<i>Ethnicity</i>	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<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 type="checkbox"/> White	<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 type="checkbox"/> White
<i>Sex:</i>	<input type="checkbox"/> Female <input type="checkbox"/> Male	<i>Sex:</i>	<input type="checkbox"/> Female <input type="checkbox"/> Male
To be completed by interviewer		Name/Address of Interviewer's Employer	
<input type="checkbox"/> Face-to-face Interview		Interviewer's Name (print or type) & ID Number	
<input type="checkbox"/> Mail		Interviewer's Signature Date	
<input type="checkbox"/> Telephone		Interviewer's Phone Number (include area code)	
<input type="checkbox"/> Internet			

Example H.O.M.E. Report- Beta34 of 42.

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.

	212 - 12 - 1212	11/12/1969	02/09/2014
Borrower Signature	Social Security Number	Date of Birth	Date

HOMEOWNER'S HOTLINE

Example H.O.M.E. Report- Beta35 of 42.

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.sigtarp.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...)

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 two years 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 give us some relief with our interest rate. We cannot afford to lose our home that we have worked so hard to keep. Between the increased payment and this tough economy, I just don't see how I will be able to make ends meet without your assistance.

Borrower Signature Date

Co-Borrower Signature Date

SAMPLE

UNIFORM BORROWER ASSISTANCE FORM

Example H.O.M.E. Report - Beta37 of 42.

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) bankruptcy; and (4) your credit counseling agency.

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 (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation, and (4) required hardship documentation.

Loan Number 1020124 (usually found on your monthly mortgage statement)

Servicer's Name Bank of America

I want to:	<input checked="" type="checkbox"/> Keep the Property	<input type="checkbox"/> Vacate the Property	<input type="checkbox"/> Sell the Property	<input type="checkbox"/> Undecided
The property is currently:	<input checked="" type="checkbox"/> My Primary Residence	<input type="checkbox"/> A Second Home	<input type="checkbox"/> An Investment Property	
The property is currently:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter occupied	<input checked="" type="checkbox"/> Vacant	

BORROWER		CO-BORROWER	
BORROWER'S NAME	HAMP Example	CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER 212 - 12 - 1212	DATE OF BIRTH Nov 12, 1969	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE (212) 132 - 3213		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	

MAILING ADDRESS
123 sw 12 ave, Miami, FL 33129.

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)
17645 Sw 12 Ave, Miami, FL 33121.

Is the property listed for sale? ☐ Yes ☒ No

If yes, what was the listing date? _____

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No

Date of offer: _____ Amount of Offer: \$ 0.00

Agent's Name: _____

Agent's Phone Number: _____

For Sale by Owner? ☐ Yes ☐ No

EMAIL ADDRESS
test@test.com

Have you contacted a credit-counseling agency for help? ☒ Yes ☐ No

If yes, please complete the counselor contact information below:

Counselor's Name: **Edgar Ramirez**

Agency's Name: **HOPE Hotline**

Counselor's Phone Number: **(305) 678 - 9898**

Counselor's Email Address: _____

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

Total monthly amount: \$ 0.00

Name and address that fees are paid to: _____

Have you filed for bankruptcy? ☐ Yes ☒ No If Yes? ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

If yes, what is the filing date: _____ Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: _____

Is any borrower an active duty service member? ☐ Yes ☒ No

Has any borrower been deployed away from his/her primary residence or received a Permanent Change of Station order? ☐ Yes ☒ No

Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death? ☐ Yes ☐ No

UNIFORM BORROWER ASSISTANCE FORM

Example H.O.M.E. Report - Beta38 of 42.

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets (associated with the property and/or borrower(s))	
Gross wages	\$3,667.10	First Mortgage Payment	\$1,872.96	Checking Account(s)	\$1,200.00
Overtime	\$0	Second Mortgage Payment	\$0	Checking Account(s)	\$
Child Support / Alimony*	\$0	Homeowner's Insurance	\$237.11	Savings / Money Market	\$1,000.00
Non-taxable social security/SSDI	\$0	Property Taxes	\$110.00	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$0	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$200.00	Stocks / Bonds	\$0
Tips, commissions, bonus and self-employed income	\$0	Alimony, child support payments	\$450.00	Other Cash on Hand	\$250.00
Rents Received	\$0	Car Lease Payments	\$225.00	Other Real Estate (estimated value)	\$0
Unemployment Income	\$0	HOA/Condo Fees/Property Maintenance	\$100.00	Other _____	\$0
Food Stamps/Welfare	\$0	Mortgage Payments on other properties	\$0		
Other _____	\$0	Other <u>Food, Auto, Utils</u>	\$550.00		
Total (Gross income)	\$3,667.10	Total Household Expenses and Debt Payments	\$3,745.07	Total Assets	\$2,450.00

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number
	/		
	/		
	/		

Required Income Documentation

☒ **Do you earn a salary or hourly wage?**
For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).

☐ **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 you reported 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.

*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

UNIFORM BORROWER ASSISTANCE FORM

Example H.O.M.E. Report - Beta39 of 42.

HARDSHIP AFFIDAVIT

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: _____

I believe 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 type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input checked="" type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input 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 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 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 type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer / Relocation	<p>For active-duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders.</p> <p>For employment transfers/new employment:</p> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<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"> • Bankruptcy filing for the business; or • Two months recent bank statements for the business account evidencing cessation of business activity; or • Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

UNIFORM BORROWER ASSISTANCE FORM

Example H.O.M.E. Report Beta 40 of 42.

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. 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. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*. By checking this box, I also consent to being contacted by ☐ text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Request for Transcript of Tax Return

OMB No. 1545-1872

▶ 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 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.

1a Name shown on tax return. If a joint return, enter the name shown first HAMP Example	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 212 - 12 - 1212
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current address (including apt., room, or suite no.), city, state and ZIP code (see instructions) 123 sw 12 ave, miami, FL, 33129	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 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. Bank Of America, 9700 Bissonnet St. Suite 1500, Houston, TX, 77036, Phone No: (800) 846 - 2222 Ext - 222	

Caution: If the transcript is being mailed to a third party, ensure that you have filled in line 5 and line 8 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**

a Return Transcript, 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 ☒

b Account Transcript, 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 . ☐

c Record of Account, 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 ☐

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 eriods, 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. 12/31/2013 12/31/2012

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 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. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

▶ _____ Signature (see instructions)	_____ Date	Phone number of taxpayer on line 1a or 2a (212) 132 - 3213
▶ _____ Title (if line 1a above is a corporation, partnership, estate, or trust)		

Sign Here

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.

	212 - 12 - 1212	11/12/1969	02/09/2014
_____ Borrower Signature	_____ Social Security Number	_____ Date of Birth	_____ Date