Making Home Affordable Program Request For Mortgage Assistance (RMA)



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 <u>all</u> 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	CO-BORROWER'S NAME				
SOCIAL SECURITY NUMBER DATE OF BIRTH (MM/DD/YYYY)	SOCIAL SECURITY NUMBER DATE OF BIRTH (MM/DD/YYYY)				
HOME PHONE NUMBER WITH AREA CODE	HOME PHONE NUMBER WITH AREA CODE				
CELL OR WORK NUMBER WITH AREA CODE	CELL OR WORK NUMBER WITH AREA CODE				
MAILING ADDRESS	MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME")				
EMAIL ADDRESS	EMAIL ADDRESS				
Has any borrower filed for bankruptcy? Chapter 7 Chapter 13	Is any borrower a servicemember?				
Filing Date: Bankruptcy case number:	Have you recently been deployed away from your principal residence or recently received a permanent change of station Yes No				
Has your bankruptcy been discharged? ☐ Yes ☐ No	order?				
How many single family properties other than your principal residence do you and/or a	any co-borrower(s) own individually, jointly, or with others?				
Has the mortgage on your principal residence ever had a Home Affordable Modification					
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					
Are you of any co-boffower currently in of being considered for a fixing that period	oran on a property other than your principal residence:				
SECTION 2: HAR	DSHIP AFFIDAVIT				
	ing review under MHA. use of financial difficulties created by (check all that apply):				
My household income has been reduce. For example: reduced pay or hours, decline in business or self-employment earnings, death, disability, or divorce of a borrower or co-borrower.	My monthly debt payments are exclusive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.				
My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities, or property taxes.	My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.				
I am unemployed and (a) I am receiving/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):					

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SECTION 3: PRINCIPAL RESIDENCE INFORMATION

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

I am requesting mortgage assistance with my principal residence YES NO					
		If "yes" Keep the	property Sell the property		
Property Address:				Loan ID Number:	
Other mortgages or liens on	the property?	O Lien Holder / Servicer Name	e:	Loan ID Number:	
Do you have condominium of	or homeowner association (HOA) fe	es?	If "Yes", Monthly Fee \$	Are fees paid current	YES NO
Name and address that fees a	are paid to:				
Does your mortgage paymen	t include taxes and Insurance?	YES NO I	f "NO", are the taxes and insurance pa	id current?	
Annual Homeowner's Insura	ance \$				
Is the property listed for sale	? YES NO If "Y	ES", Listing Agent's Name:		Phone Number:	
List Date?	Have you received a purchase of	offer? YES NO	Amount of Offer \$	Closing Date:	
	Complete this section	ONLY if you are requesting mort	gage assistance with a property that	is not your principal residence.	
Principal residence servicer	name:		Principal residence servicer p	hone number:	
Is the mortgage on your prin	cipal residence paid? YES	NO if "	NO" number of months your payment	is past due (if known):	
S	ECTION 4: COMBIN	ED INCOME AND E	XPENSE OF BORROV	VER AND CO-BORRO	OWER
Monthly He	Monthly Household Expense/Debt Monthly Household Income (*Principal Residence Expense Only)		Household Assets		
Monthly Gross wages	\$	First Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Self employment Income	\$	Homeowner's Insurance*	\$	Savings / Money Market	\$
Unemployment Income	\$	Property Taxes*	\$	CDs	\$
Untaxed Social Security/SSD	\$	HOA/Condo Fees*	\$	Stocks / Bonds	\$
Food Stamps/Welfare	\$	Credit Cards/Installment debt (total min. payment)	\$	Other Cash on Hand	\$
Taxable Social Security or retirement income	\$	Child Support / Alimony	\$		\$
Child Support / Alimony**	\$	Car Payments	\$		\$
Tips, commissions, bonus and overtime	\$	Mortgage Payments other properties****	\$		\$
Gross Rents Received ***	\$	Other	\$	Value of all Real Estate except principal residence	\$
Other	\$		\$	Other	\$
Total (Gross income)	\$	Total Debt/Expenses	\$	Total Assets	\$
** 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.					
		* * *	nyou are seeking mortgage assistant and the property for which you are s		ion 6.

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Required Income Documentation				
(Your servicer may request additional documentation to complete your evaluation for MHA)				
All Borrowers	☐ Include a signed IRS Form 4506T or 4506T-EZ			
☐ Do you earn a wage?	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.			
Borrower Hire Date (MM/DD/YY) Co-borrower Hire Date (MM/DD/YY)				
Are you self-employed?	Provide your most recent signed and dated quarterly or year-to date profit and loss statement.			
Do you receive tips, commissions, bonuses, housing allowance or overtime?	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).			
Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?	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).			
Do you receive alimony, child support, or separation	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			
maintenance payments?	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.			
Do you have income from rental properties that are not your principal residence?	Provide your most recent Federal Tax return with all schedules, including Schedule E.			
your principal residence:	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.			
(You must provide informa	SECTION 5: OTHER PROPERTIES OWNED tion 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:				
	Mortgage Balance \$ Current Value \$			
Property is:	Rented Gross Monthly Rent \$ Monthly mortgage payment* \$			
Other Property #2				
Property Address:	Loan I.D. Number:			
Servicer Name:	Mortgage Balance \$ Current Value \$			
Property is:	Rented Gross Monthly Rent \$ Monthly mortgage payment* \$			
Other Property #3				
Property Address:	Loan I.D. Number:			
Servicer Name:	Mortgage Balance \$ Current Value \$			
Property is:	Rented Gross Monthly Rent \$ Monthly mortgage payment* \$			

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

SECTION 6: OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED (Complete this section ONLY if you are requesting mortgage assistance with a property that is not your principal residence.)

	I am requesting mo	ortgage assistance with a rental property.	Yes No
	I am requesting mortga	age assistance with a second or seasonal home.	☐ Yes ☐ No
	If "Yes" to either	r, I want to: \square Keep the property \square Sell th	he property
roperty A	ddress:		Loan I.D. Number:
o you hav	re a second mortgage on the property Yes No	If "Yes", Servicer Name:	Loan I.D. Number:
o you hav	e condominium or homeowner association (HOA) fees?	Yes No If "Yes", Monthly Fee \$	Are HOA fees paid current? Yes No
ame and a	address that fees are paid to:		
oes your	mortgage payment include taxes and insurance?	☐ No If "No", are the taxes and ins	surance paid current?
nnual Ho	meowner's Insurance \$ Anni	nual Property Taxes \$	
requestin	g assistance with a rental property, property is currently:	☐ Vacant and available for rent.	
_		Occupied without rent by your legal dependent	t, parent or grandparent as their principal residence.
		Occupied by a tenant as their principal residence	ice.
		Other	
rental pro	operty is occupied by a tenant: Term of lease / occupancy		
		MM/DD/YYYY MM/DD/YYYY	
rental pro	operty is vacant, describe efforts to rent property:		
remai pro			
applicabl	e, describe relationship of and duration of non-rent paying of		
the prope	erty for sale? Yes No If "Yes", Listing A	Agent's Name:	Phone Number:
			Closing Date:
	REN	NTAL PROPERTY CERTIFICATION	
		NTAL PROPERTY CERTIFICATION if you are requesting a mortgage modification w	vith respect to a rental property.)
	(You must complete this certification in necking this box and initialing below, I am requesting a	if you are requesting a mortgage modification w mortgage modification under MHA with respec	et to the rental property described in this Section 6 and I
hereb	(You must complete this certification is necking this box and initialing below, I am requesting a by certify under penalty of perjury that each of the follow	if you are requesting a mortgage modification w mortgage modification under MHA with respec wing statements is true and correct with respect	ct to the rental property described in this Section 6 and I to that property:
	(You must complete this certification is necking this box and initialing below, I am requesting a by certify under penalty of perjury that each of the follow	if you are requesting a mortgage modification we mortgage modification under MHA with respect wing statements is true and correct with respect five years following the effective date of my mortgage tive agents may ask me to provide evidence of my inte I used reasonable efforts to rent the property to a tenant	ct to the rental property described in this Section 6 and I to that property: modification. I understand that the ention to rent the property during such
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SECTION 7: DODD -FRANK CERTIFICATION

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

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

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

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

SECTION 8: INFORMATION FOR GOVERNMENT MONITORING PURPOSES

						imination in housing. You are not required to furnish this his information, or on whether you choose to furnish it. If you
furnish the info	rmation, please provide both ethnicity and race. For	race, you may check more than	one designation. I	f you d	lo not furnish	ethnicity, race, or sex, the lender or servicer is required to note
	on the basis of visual observation or surname if you	u have made this request for a loa	an modification in	persor	n. If you do r	ot wish to furnish the information, please check the box
below. BORROWER	I do not wish to furnish this information		CO-BORROWI	D .	I do not	wish to furnish this information
BORKOWEK	1 do not wish to furnish this information		CO-BORKOWI	žK.	I do not	wish to furnish this information
Ethnicity	Hispanic or Latino		Ethnicity		Hispanic o	r Latino
	Not Hispanic or Latino				Not Hispar	nic or Latino
Race:	American Indian or Alaska Native		Race:		American l	ndian or Alaska Native
	Asian				Asian	
	Black or African American				Black or A	frican American
	Native Hawaiian or Other Pacific Islander				Native Hav	waiian or Other Pacific Islander
	White				White	
Sex:	Female		Sex:		Female	
	Male Male				Male	
						Name/Address of Interviewer's Employer
To be completed by interviewer						
This request was taken by:		Interviewer's Name (print or type) & ID Number				
Face-to-face Interview						
Mail		Interviewer's Signature	Date			
Telephone		Interviewer's Phone Number (include area code)				
☐ Internet						
		l				

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SECTION 9: BORROWER AND CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT

1.	I certify that all of the information in this RMA is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2.	I understand and acknowledge that the Servicer, the U.S. Department of the Treasury, the owner or guarantor of my mortgage loan, or their respective agents may investigate the accuracy of my statements, may require me to provide additional supporting documentation and that knowingly submitting false information may violate Federal and other applicable law.
3.	I authorize and give permission to the Servicer, the U.S. Department of the Treasury, and their respective agents, to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate each borrower's eligibility for MHA and the accuracy of my statements and any documentation that I provide in connection with my request for assistance. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess each borrower's eligibility thereafter.
4.	I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance under MHA, the Servicer, the U.S. Department of the Treasury, or their respective agents may terminate my participation in MHA, including any right to future benefits and incentives that otherwise would have been available under the program, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
5.	I certify that any property for which I am requesting assistance is a habitable residential property that is not subject to a condemnation notice.
6.	I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
7.	I understand that the Servicer will use the information I provide to evaluate my eligibility for available relief options and foreclosure alternatives, but the Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
8.	I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9.	If I am eligible for assistance under MHA, and I accept and agree to all terms of an MHA notice, plan, or agreement, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such notice, plan, or agreement by reference as if set forth therein in full. My first timely payment, if required, following my servicer's determination and notification of my eligibility or prequalification for MHA assistance will serve as my acceptance of the terms set forth in the notice, plan, or agreement sent to me.
10.	I understand that my Servicer will collect and record personal information that I submit in this RMA and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any MHA notice, plan or agreement to the U.S. Department of the Treasury and its agents, Fannie Mae and Freddie Mac in connection with their responsibilities under MHA, companies that perform support services in conjunction with MHA, any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) and to any HUD-certified housing counselor.
11.	I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.
The	undersigned certifies under penalty of perjury that all statements in this document are true and correct.

Date of Birth

Date of Birth

Social Security Number

Social Security Number

Borrower Signature

Co-borrower Signature

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Date

Date

HOMEOWNER'S HOTLINE

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





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.



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