

Account Number: \_\_\_\_\_

## Mortgage Assistance Application

To avoid delays, please make sure **all** pages are complete, accurate and signed or initialed where indicated. Submit the complete application, along with the required documentation, to:

For Fastest Processing	Regular Mail	Online
<b>Email:</b> HAT@mortgagefamily.com <b>Fax:</b> 856-917-2848	PHH Mortgage Services Attn: Mortgage Assistance 1661 Worthington Road, Suite 100B West Palm Beach, FL 33409	www.mortgagequestions.com www.loansolutioncenter.com

We will contact the accountholder(s) within five business days to acknowledge receipt and advise if additional information or documentation is required. We will use the information provided to help us identify the assistance the accountholder(s) may be eligible to receive. If help is required to complete this application, please contact us toll-free at 800-750-2518, we are available 8:00am to 8:00pm Monday through Friday EST.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

If assistance is needed with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist. These services are provided without charge.

### Accountholder Information

**Accountholder's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

Email address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_  Cell  Home  Work  Other

Alternate phone number: \_\_\_\_\_  Cell  Home  Work  Other

**Co-accountholder's name:** \_\_\_\_\_

Social Security Number (last 4 digits): \_\_\_\_\_

Email address: \_\_\_\_\_

Primary phone number: \_\_\_\_\_  Cell  Home  Work  Other

Alternate phone number: \_\_\_\_\_  Cell  Home  Work  Other

Preferred contact method (choose all that apply):  Cell phone  Home phone  Work phone  Email

*\*By providing a mobile phone number(s), accountholder(s) are giving PHH Mortgage Services permission to contact this number about all accounts. The accountholder(s) consent to the use of artificial/pre-recorded voice messages and automatic dialing technology regarding information pertaining to the accounts, including, but not limited to, this request for mortgage assistance. We may be contacted at any time to change this consent.*

Is either accountholder on active duty with the military (including the National Guard and Reserves), the dependent of an accountholder on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?  Yes  No

### Property Information

Property Address:  
\_\_\_\_\_

Mailing address (if different from property address):  
\_\_\_\_\_

- The property is currently:  A primary residence  A second home  An investment property
- The property is (select all that apply):  Owner occupied  Renter occupied  Vacant
- I want to:  Keep the property  Sell the property  Transfer ownership of the property to my servicer  Undecided

Is the property listed for sale?  Yes  No – If yes, provide the listing agent’s name and phone number—or indicate “for sale by owner” if applicable:  
\_\_\_\_\_

### Hardship Information

*Please be aware that hardship and income documentation requirements may differ depending on the owner/insurer of your loan. The information requested herein represents the maximum amount of information necessary to complete a mortgage assistance package. If you would like to discuss the requirements for the review, please contact PHH Mortgage Services at 800-750-2518.*

The hardship causing mortgage challenges began on approximately (date) \_\_\_\_\_ and is believed to be:

- Short-term (up to 6 months)
- Long-term or permanent (greater than 6 months)
- Resolved as of (date) \_\_\_\_\_

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment <ul style="list-style-type: none"> <li><input type="checkbox"/> Unemployed and receiving benefits               <ul style="list-style-type: none"> <li><input type="checkbox"/> Start and End Dates of Unemployment Benefits                    ___ / ___ / ___ to ___ / ___ / ___</li> </ul> </li> <li><input type="checkbox"/> Unemployed and not receiving benefits</li> </ul>	<input type="checkbox"/> Third party documentation, including receipts of unemployment Benefits <b>OR</b> <input type="checkbox"/> A self-attested Affidavit, stating the start date of unemployment and stating that the homeowner is actively seeking, and is available, for employment
<input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in income due to circumstances outside accountholder’s control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> Pay stubs dated within 90 days that show at least 30 days of year-to-date income <b>OR</b> <input type="checkbox"/> Two most recent bank statements showing income deposit amounts dated within the last 90 days
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in housing expenses due to circumstances outside accountholder’s control (e.g., uninsured losses, increased property taxes, HOA special assessment)	<input type="checkbox"/> Not required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or accountholder’s place of employment	<input type="checkbox"/> Not required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of an accountholder/co-accountholder or dependent family member	<input type="checkbox"/> Written statement from the accountholder, or other documentation verifying disability or illness <b>Note:</b> Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Divorce or legal separation	<input type="checkbox"/> Final divorce decree or final separation agreement <b>OR</b> <input type="checkbox"/> Recorded quitclaim deed

Account Number: \_\_\_\_\_

<input type="checkbox"/> Separation of accountholders unrelated by marriage, civil union, or similar domestic partnership under applicable law	<input type="checkbox"/> Recorded quitclaim deed <b>OR</b> <input type="checkbox"/> Legally binding agreement evidencing the non- occupying accountholder or co-accountholder has relinquished all rights to the
<input type="checkbox"/> Death of accountholder or death of either the primary or secondary wage earner	<input type="checkbox"/> Death certificate <b>OR</b> <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer/relocation	<input type="checkbox"/> <b>For active duty service members:</b> Permanent Change of Station (PCS) orders or letter showing transfer <input type="checkbox"/> <b>For employment transfers/new employment:</b> Pay stubs dated within 90 days which show at least 30 days of year-to-date income from new employer <b>OR</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b> <input type="checkbox"/> Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Federal tax return from previous year including all schedules <b>AND</b> <input type="checkbox"/> Bankruptcy filing for the business, <b>OR</b> <input type="checkbox"/> Two months of recent bank statements for the business account evidencing cessation of business activity <b>OR</b> <input type="checkbox"/> Most recent signed and dated quarterly year-to-date profit and loss statement
<input type="checkbox"/> Other – Any hardship not covered above:	<input type="checkbox"/> Provide a written explanation describing the details of the hardship and any relevant documentation. <i>(Continue on separate sheet of paper, if needed.)</i>

### Accountholder Income

Please enter accountholder(s) income amounts in middle columns.

INCOME TYPE	Accountholder	Co-accountholder	REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	\$	<input type="checkbox"/> Most recent pay stub and documentation of year-to- date earnings if not on pay stub <b>OR</b> <input type="checkbox"/> Two most recent bank statements showing income deposit amounts
Hire date	____/____/____	____/____/____	
Pay frequency			<input type="checkbox"/> Indicate frequency of pay – (Weekly, Every 2 weeks, Monthly or Twice a month)
Self-employment income	\$	\$	<input type="checkbox"/> Two most recent bank statements showing self- employed income deposit amounts <b>OR</b> <input type="checkbox"/> Most recent signed and dated quarterly or year-to- date profit/loss statement <b>OR</b> <input type="checkbox"/> Most recent complete and signed business tax return <b>OR</b> <input type="checkbox"/> Most recent complete and signed individual
Unemployment benefit income	\$	\$	<input type="checkbox"/> Award letter showing the amount, frequency and duration of benefits
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	\$	<input type="checkbox"/> Two most recent bank statements showing deposit amounts <b>OR</b> <input type="checkbox"/> Award letters or other documentation showing the amount and frequency of the benefits

Account Number: \_\_\_\_\_

Non-taxable Social Security or disability income	\$	\$	<input type="checkbox"/> Two most recent bank statements showing deposit amounts <b>OR</b> <input type="checkbox"/> Award letters or other documentation showing the amount and frequency of the benefits
Rental income (rents received, less expenses other than mortgage expense)	\$	\$	<input type="checkbox"/> Two most recent bank statements demonstrating receipt of rent <b>OR</b> <input type="checkbox"/> Two most recent deposited rent checks
Investment or insurance income	\$	\$	<input type="checkbox"/> Two most recent investment statements <b>OR</b> <input type="checkbox"/> Two most recent bank statements supporting receipt of the income
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan.)	\$	\$	<input type="checkbox"/> Two most recent bank statements showing receipt of income <b>OR</b> <input type="checkbox"/> Other documentation showing the amount and frequency of the income

### Current Accountholder Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan

Combined Assets (Round all figures to the nearest dollar)		Monthly Expenses (Round all figures to the nearest dollar)	
Checking account(s) and cash on hand	\$	Credit Cards/Installment Debt	\$
Total \$ in Savings Account(s)	\$	Child Support/ Alimony / Dependent Care	\$
Money Market, Stocks, Bonds and CDs Value / Amount	\$	Car and Auto/ Food/ Household/ Utilities/ Water/ Sewer/ Phone Expenses	\$
Estimated Value of Real Estate Owned	\$	Homeowner Association Fees (HOA)	\$
Other Cash on Hand	\$	Other Loans (excluding Mortgage)	\$
Other	\$	Other	\$
<b>Assets TOTAL</b>	\$ _____ .00	<b>Expenses TOTAL</b>	\$ _____ .00

### Non-Accountholder Authorization

**IMPORTANT: PHH Mortgage Services cannot consider non-accountholder income UNLESS this Authorization Form is completed.**

A **non-accountholder** is defined as someone who may live at the accountholder's primary residence, but is not on the original mortgage loan/note (and may or may not be on the original security instrument), but whose income is used to support the mortgage payment or monthly expenses.

**Note:** Without these authorizations, non-accountholder income cannot be considered and may delay our processing of the application.

#### Non-Accountholder 1

#### Non-Accountholder 2

**Non-Accountholder 1 Name:** \_\_\_\_\_  
 Amount contributing toward the mortgage payment: \_\_\_\_\_

**Non-Accountholder 2 Name:** \_\_\_\_\_  
 Amount contributing toward the mortgage payment: \_\_\_\_\_

I confirm that I contribute toward the mortgage installments and consent to the use of my contribution for the calculation of monthly income. I will also provide any supporting documentation showing my monthly income as referenced above. I authorize and give permission to the Servicer and their respective agents, to assemble and use a current consumer report, if necessary, as part of this assistance review. I understand that you may collect and record personal information that I submit, including, but not limited to, my name, address and income information. I understand and consent to the disclosure of my personal information to third parties, including, but not limited to, the Servicer and their respective agents, successors and assigns, any investor, insurer, guarantor, state HFA or any HUD-certified housing counselor.

\_\_\_\_\_  
**Non-Accountholder 1 Signature**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**Date (MM/DD/YY)**

\_\_\_\_\_  
**Non-Accountholder 2 Signature**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**Date (MM/DD/YY)**

**Accountholder(s) Certification and Agreement**

1. It is certified and acknowledged that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to the need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law. If fraud or misrepresentation of facts is determined, the Servicer may cancel any mortgage assistance offer granted and may pursue foreclosure on the subject property and/or pursue any available legal remedies allowable under federal and state law.
2. If the account was discharged in a Chapter 7 bankruptcy proceeding, or currently entitled to protections or any automatic stay in bankruptcy, the Servicer is providing this application and information about mortgage assistance options at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
3. The accuracy of the accountholder(s) statements may be reviewed by the servicer or an authorized third party\*, and the accountholder(s) may be required to provide additional supporting documentation. The accountholder(s) agree to provide the servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party\* communications.
4. It is acknowledged and agreed that the servicer is not obligated to offer assistance based solely on the representations in this document or other documentation submitted in connection with the mortgage assistance request. If a mortgage assistance option is offered, and that option requires an escrow account for payment of taxes and insurance, and the account currently does not have one, it is agreed that the servicer may establish an escrow account.
5. The accountholder(s) consent to the servicer or authorized third party\* obtaining a current credit report for the accountholder(s).
6. The accountholder(s) consent to the disclosure by my servicer, authorized third party,\* or any investor/guarantor of my mortgage loan(s), of any personal and non-personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. 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 the account balances and activity. I/We hereby authorize the servicer to release, furnish, and provide information related to my/our account to:

\_\_\_\_\_  
**Housing Counseling Agency / Other Third Party**

\_\_\_\_\_  
**Third Party Name & Phone Number**

\_\_\_\_\_  
**Third Party Email Address**

7. The accountholder(s) agree that the terms of this accountholder certification and agreement will apply to any modification Trial Period Plan, repayment plan, or Forbearance Plan that I may be offered based on this application. If an offer is received for a modification Trial Period Plan or repayment plan, it is agreed that the first timely payment under the plan will serve as acceptance of the plan.
8. A condemnation notice has not been issued for the property.
9. As a condition of completing a Short Sale transaction, all parties will be required to sign an Arm's Length Affidavit as a part of the Short Sale approval. An arm's length transaction is defined as, but not limited to, the sale of the mortgaged premises between parties who are unrelated and unaffiliated by family, marriage or commercial enterprise.
10. Accountholder understands and agrees that, if permitted by investor/program guidelines and allowable under state and federal law, a fee may be assessed to the account in connection with a property valuation.
11. The accountholder(s) consent to being contacted concerning this application for mortgage assistance or any other loan-related matter at any telephone number, including mobile telephone numbers or email addresses, I have provided to the lender, servicer or authorized third party.\*

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

**BY SIGNING BELOW, I/WE CERTIFY THAT ALL THE INFORMATION CONTAINED HEREIN IS TRUTHFUL.  
 I/WE UNDERSTAND AND AGREE WITH THE TERMS OF THIS CERTIFICATION AND AGREEMENT.**

\_\_\_\_\_  
**Accountholder Signature**

\_\_\_\_\_  
**Date (MM/DD/YY)**

\_\_\_\_\_  
**Co-Accountholder Signature**

\_\_\_\_\_  
**Date (MM/DD/YY)**

## Frequently Asked Questions for Borrowers about Spanish and English Language Documents

### Mortgage Loan Servicing

---

#### Will my mortgage loan be serviced in English?

Yes. You will receive all information and correspondence about the servicing of your mortgage loan in English. Servicing includes things such as

- processing your payments,
- handling your escrow account, and
- generally managing your loan.

#### How do I make sure I understand the servicing of my loan?

You should have someone you trust who is fluent in English review all loan-related documents with you. You also may want to contact a HUD Approved Housing Counselor for help in understanding issues about the servicing of your mortgage loan. You can find instructions on how to find a Spanish-speaking counselor at the end of this notice. [Ask us about our translation services.]

#### Do you provide Spanish translations of the servicing documents?

Yes. We will provide Spanish versions of some servicing documents to help you with the information. Some of the documents available in Spanish include

1. forms used for the routine servicing of your loan,
2. notices about servicing if your loan is transferred,
3. forms used only in the event your loan is delinquent, and
4. forms used if the terms of your loan are modified

#### Do Spanish language translations take the place of English language documents?

No. The official servicing documents you receive will be in English. Any Spanish translations of these documents are for reference only and may not include specific information about your loan. If you need to sign any official documents during the term of your loan, the documents you sign will be in English.

#### How can I find a Spanish-Speaking HUD Approved Housing Counselor?

You can find a list of HUD Approved Housing Counselors in your state at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

On the map, click on your state, and a list of HUD approved housing counselors in your state will appear. The languages the housing counselors speak are on the right side of the chart. You can narrow your search to housing counselors in your area that speak Spanish by clicking the phrase “Click here to narrow your search” above the map.

You can also call HUD at 800-569-4287 for assistance in locating a counselor.

**More information about help with your mortgage can be found in Spanish at the Consumer Financial Protection Bureau (CFPB) website:** <http://www.consumerfinance.gov/es/>

# Preguntas frecuentes de los deudores sobre documentos en español e inglés

## Servicios de administración de préstamos hipotecarios

---

### ¿Mi préstamo hipotecario será atendido en inglés?

Sí. Usted recibirá toda la información y la correspondencia relacionada a la administración de su préstamo hipotecario en inglés. La administración del préstamo hipotecario incluye cosas tales como

- el procesamiento de sus pagos,
- manejo de su cuenta de depósito para impuestos y seguros de la vivienda, y
- la gestión general de su préstamo.

### ¿Cómo puedo asegurarme de comprender la administración de mi préstamo hipotecario?

Debe pedir a alguien de confianza que domine el idioma inglés que revise con usted todos los documentos relacionados con el préstamo. También puede ponerse en contacto con un asesor de vivienda aprobado por el Departamento de Vivienda y Desarrollo Urbano (HUD, por sus siglas en inglés) para obtener ayuda en la comprensión de los asuntos relacionados con la administración de su préstamo hipotecario. Al final de este aviso encontrará instrucciones sobre cómo buscar un asesor que hable español. [\[Ask us about our translation services. Consúltenos sobre nuestros servicios de traducción\].](#)

### ¿Proporcionan traducciones al español de los documentos de administración del préstamo?

Sí. Proporcionamos versiones en español de algunos de los documentos de administración del préstamo para ayudarle con la información. Algunos de los documentos disponibles en español incluyen

1. los formularios utilizados para la administración rutinaria de su préstamo,
2. los avisos sobre administración de su préstamo si este es transferido,
3. los formularios utilizados solo en el caso de que su préstamo esté en mora, y
4. los formularios utilizados si se modifican las condiciones de su préstamo

### ¿Las traducciones al español reemplazan a los documentos en inglés?

No. Los documentos oficiales de administración del préstamo que usted recibe estarán en inglés. Cualquier traducción de estos documentos es solo para referencia y pueden no incluir información específica acerca de su préstamo. Si usted necesita firmar algún documento oficial durante el término de su préstamo, los documentos que firme estarán en inglés.

### ¿Cómo puedo conseguir un asesor de vivienda aprobado por el HUD que hable español?

Puede conseguir una lista de asesores de vivienda aprobados por el HUD en su estado en <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

En el mapa, haga clic en su estado y aparecerá una lista de asesores de vivienda aprobados por el HUD. Los idiomas que hablan los asesores de vivienda están en el lado derecho del gráfico. Para reducir su búsqueda de los asesores de vivienda de habla hispana en su área, haga clic en la frase "Click here to narrow your search" arriba del mapa.

También puede llamar al HUD al 800-569-4287 para recibir ayuda para encontrar un asesor.

**Podrá encontrar más información sobre ayuda con su hipoteca en español en el sitio web de la Oficina para la Protección Financiera del Consumidor (CFPB, por sus siglas en inglés):** <http://www.consumerfinance.gov/es/>