

Request for Mortgage Assistance (RMA) Form



Request for Mortgage Assistance (RMA)

If you are experiencing a financial hardship and need help, you must complete and submit this form to be considered for foreclosure prevention options.

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: REQUIRED BORROWER INFORMATION

Please provide at least one phone number in the section below

A BORROWER	CO-BORROWER
BORROWER'S NAME	CO BORROWER'S NAME
HOME PHONE NUMBER WITH AREA CODE	HOME PHONE NUMBER WITH AREA CODE
WORK NUMBER WITH AREA CODE	WORK NUMBER WITH AREA CODE
CELL NUMBER WITH AREA CODE	CELL NUMBER WITH AREA CODE

SECTION 2: REQUIRED HARDSHIP AFFIDAVIT

REQUIRED: Explanation of Hardship (Continue on a separate sheet of paper if necessary. Please indicate "See Attached" in the space below if utilizing additional pages):

B

I (We) am/are requesting review for mortgage assistance.

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 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"/> I am unemployed and I am receiving/will receive unemployment benefits.
<input type="checkbox"/> Reason provided in explanation above.	A copy of your most recent unemployment benefits statement must be submitted with this document.

A This information must match the information on record at SPS.

B You must write a detailed explanation of your hardship in this field. Be specific when describing your hardship. Include information such as the date the hardship began, etc.

C At least one of these boxes must be checked. More than one may be checked, if applicable.

C

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SECTION 3: REQUIRED BORROWER AND CO – BORROWER ACKNOWLEDGEMENT AND AGREEMENT

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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 certify that I am experiencing a hardship and do not have sufficient reserves to make my monthly mortgage payment.
3. 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.
4. 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.

Borrower Signature

Date

Co – Borrower Signature

Date

Both the borrower and co-borrower must sign this page. Each borrower must enter today's date (this date must be less than 90 days from the date of your request for assistance).

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In addition, the names on the borrower and co-borrower signature lines must match the names of the borrower and co-borrower on record at SPS.

Note: If you are submitting the form online you will be required to check a box to acknowledge that all information is accurate, and you will be required to type your name twice in the signature field.

NOTICE TO BORROWERS

Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about Loan Resolution Programs from your lender.
- 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.