

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. If you are no longer experiencing a hardship, and you have funds available to bring the account current, please call us for the total amount due.

You will need to return: (1) this completed, signed and dated Request for Mortgage Assistance (RMA); and (2) all required income documentation identified in Section 7.

You may complete and submit this form online by logging into your account at www.spservicing.com and clicking the Request for Mortgage Assistance option. You may also upload the other required documents through the Submit Documents 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: BORROWER INFORMATION (REQUIRED)

Please provide at least one phone number in the section below:

BORROWER

BORROWER NAME

SOCIAL SECURITY NUMBER DATE OF BIRTH (MM/DD/YYYY)

HOME PHONE NUMBER WITH AREA CODE

WORK PHONE NUMBER WITH AREA CODE

CELL PHONE NUMBER WITH AREA CODE

By checking this box, I consent to being contacted at this cellular number

MAILING ADDRESS

CO-BORROWER

CO-BORROWER NAME

SOCIAL SECURITY NUMBER DATE OF BIRTH (MM/DD/YYYY)

HOME PHONE NUMBER WITH AREA CODE

WORK PHONE NUMBER WITH AREA CODE

CELL PHONE NUMBER WITH AREA CODE

By checking this box, I consent to being contacted at this cellular number

MAILING ADDRESS

SECTION 2: RESOLUTION PLAN (REQUIRED)

I want to: (Please check the option that applies)

Keep the Property – Retaining the property requires bringing the account current through one of several options. The account will be evaluated for all eligible options from the list below:

A *modification* which includes adding the past due interest and other advances to the unpaid principal balance and adjusting the account terms and/or payment amount,

A *payment deferral* which brings the account current by deferring the payment of past due principal and interest amounts until the account is paid off or matures,

A *repayment plan* which brings the account current by adding a portion of the past due amount to the monthly payment for a period of up to 12 months, or
An *unemployment forbearance plan* which requires monthly payments based on a percentage of the monthly benefit amount being received for a period of up to 6 months followed by either a reinstatement of the account or evaluation for other home retention options.

Sell the Property – Selling the property for less than the payoff amount is commonly referred to as a Short Sale. If you do not currently have an offer to purchase the property, you may be evaluated for a 60 day forbearance period in order to provide time to list the property and receive an offer.

Negotiate the Payoff – Paying off the account, through a refinance or other funds, for less than the payoff amount due is commonly referred to as a Short Payoff.

Surrender the Property – Relinquishing the property and signing the deed to the owner of the account is commonly referred to as a Deed-in-Lieu of Foreclosure.

SECTION 3: HARDSHIP EXPLANATION (REQUIRED)

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

SECTION 4: EMPLOYMENT STATUS (REQUIRED)

Please check the status that applies:

At least one borrower is unemployed and receiving/will receive unemployment benefits

Yes No

If Yes, a copy of your most recent unemployment benefits statement must be submitted with this document

SECTION 5: PROPERTY INFORMATION (REQUIRED)

This section must be completed with information pertaining to the property for which assistance is requested. If you are requesting assistance for multiple properties serviced by SPS, please complete a separate form for each property.

Property Address: _____ SPS Account Number: _____

Other mortgage or liens on the property Yes No (if "Yes", the Lien Holder/Service Name and Account Number are required)

Lien Holder/Service Name: _____ Account Number: _____

Do you have condominium or homeowner association (HOA) fees? Yes No (if "Yes", the Association Name, Monthly Fee and Payment Status are required)

Name and Address fees are paid to: _____ Monthly Fee \$ _____

Are fees paid current? Yes No

Is the property listed for sale? Yes No (if "Yes", the Listing Information and Offer details are required) List Date? _____

Listing Agent's Name: _____ Phone Number: _____

Have you received a purchase offer? Yes No Amount of Offer: _____ Closing Date: _____

SECTION 6: OCCUPANCY INFORMATION (REQUIRED)

This section must be completed with information pertaining to the property for which assistance is requested. If you are requesting assistance for multiple properties serviced by SPS, please complete a separate form for each property.

REQUIRED: I am requesting mortgage assistance with my principal residence Yes No

(If you selected "No", you must complete the remainder of this section)

This property is a Rental Second/Seasonal Home

Do you have a monthly mortgage or rent payment on your principal residence? Yes No (if "Yes", the Name and Account Number are required)

Lien Holder/Service Name: _____ Account Number: _____

Is the payment on your principal residence current? Yes No If "No", number of months your payment is past due (if known): _____

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 / / - / / Gross Monthly Rent \$ _____
MM/DD/YYYY MM/DD/YYYY

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: _____

SECTION 7: COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER (REQUIRED)

This section must be completed with the details of the monthly household income and expenses, as well as the total of all assets for both the borrower and co-borrower on the account. Where "Other" is entered, please specify the income, expense or asset type.

Monthly Household Income		Monthly Household Expenses/Debt (*Primary Residence Expense Only)		Household Assets	
Monthly Gross Wages	\$	First Mortgage Principal & Interest Payment or Rent Payment*	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Self-employment Income	\$	Homeowner's Insurance*	\$	Savings Account(s)	\$
Unemployment Income	\$	Property Taxes*	\$	Money Market	\$
Untaxed Social Security or Disability	\$	HOA/Condo Fees*	\$	CDs	\$
Food Stamps/Welfare	\$	Credit Card/Installment Payments (total minimum payment)	\$	Stocks/Bonds	\$
Taxable Social Security or Retirement Income	\$	Child Support/Alimony	\$	Other Cash on Hand	\$
Child Support/Alimony**	\$	Car Payments	\$	Value of all Real Estate except principal residence	\$
Tips, Commissions, Bonuses	\$	Mortgage Payments on Other Properties***	\$		
Gross Rents Received	\$	Utilities	\$		
Other _____	\$	Groceries	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Total Monthly Gross Income	\$	Total Monthly 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 mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance.

Required Income Documentation
 (We may request additional documentation to complete your evaluation)

All Borrowers	Include: ➤ Copy of the signed and dated most recent year's tax return
<input type="checkbox"/> Do you earn a wage? Borrower Hire Date Job 1 (MM/DD/YY) _____ Borrower Hire Date Job 2 (MM/DD/YY) _____ Borrower Hire Date Job 3 (MM/DD/YY) _____ Co-borrower Hire Date Job 1 (MM/DD/YY) _____ Co-borrower Hire Date Job 2 (MM/DD/YY) _____ Co-borrower Hire Date Job 3 (MM/DD/YY) _____	➤ For each borrower who is a salaried employee or hourly wage earner, provide the two (2) most recent pay stubs for each job and the number of months throughout the year that the wage is earned. Borrower Job 1 Employer Name: _____ Borrower Job 2 Employer Name: _____ Borrower Job 3 Employer Name: _____ Co -Borrower Job 1 Employer Name: _____ Co -Borrower Job 2 Employer Name: _____ Co -Borrower Job 3 Employer Name: _____
<input type="checkbox"/> Are you self-employed?	➤ Provide your most recent signed and dated quarterly or year-to date profit and loss statement. Include the percentage of ownership for the business.
<input type="checkbox"/> 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).
<input type="checkbox"/> 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 the two (2) most recent months proof of receipt of payment (such as bank statements or deposit advices).
<input type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?	➤ 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 ➤ Copies of your two (2) most recent bank statements or deposit advices showing you have received payment. Notice: Alimony, child support or separation 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?	<p>➤ Provide your most recent Federal Tax return with all schedules, including Schedule E.</p> <p>If rental income is not reported on Schedule E or the gross rental amount has changed, provide a copy of the current lease agreement with the two (2) most recent months proof of receipt of payment (such as bank statements or deposit advices).</p>
<p>Additional documentation may be required to evidence additional sources of income not mentioned above, proof of occupancy, property tax amounts, homeowner's association fees and additional lien payments. You can find the most current list of required information by logging into your account at www.spservicing.com and clicking on Assistance Program Status.</p>	

SECTION 8: OTHER PROPERTIES OWNED

You must provide information about all properties NOT listed in section 5 (the account for which you are requesting assistance) and section 6 (primary residence) that either the borrower or co-borrower own.

Other Property #1	
Property Address: _____	Account Number: _____ Current Value \$ _____
Servicer Name: _____	Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented	Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____
Other Property #2	
Property Address: _____	Account Number: _____ Current Value \$ _____
Servicer Name: _____	Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented	Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____
Other Property #3	
Property Address: _____	Account Number: _____ Current Value \$ _____
Servicer Name: _____	Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented	Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____
Other Property #4	
Property Address: _____	Account Number: _____ Current Value \$ _____
Servicer Name: _____	Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented	Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____
Other Property #5	
Property Address: _____	Account Number: _____ Current Value \$ _____
Servicer Name: _____	Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented	Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____
Other Property #6	
Property Address: _____	Account Number: _____ Current Value \$ _____
Servicer Name: _____	Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented	Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____

* The amount of the monthly payment made to your lender – including, if applicable, monthly principal, interest, real property taxes and insurance premiums.
 **The amount of monthly property tax and insurance expense not included in the monthly mortgage payment.

SECTION 9: BORROWER AND CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT (REQUIRED)

1. I certify that all of the information in this RMA is truthful and the hardship(s) identified above has/have contributed to submission of this request for mortgage assistance.
2. I understand and acknowledge that the Servicer, the owner or guarantor of my mortgage, or their respective agents may require me to provide additional supporting documentation.
3. I authorize and give permission to the Servicer, and their respective agents, to assemble and use a current consumer report on all borrowers obligated on the account to investigate each borrower's eligibility for loss mitigation assistance 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 certify that my cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
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 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, and information about my account balances and activity.
9. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.
10. I understand that there may be tax implications for some assistance programs; and if approved for an assistance program, I will consult a tax advisor if I have questions about how completing the program may impact my taxable income.
11. I understand that my account will be reported to the credit reporting agencies to reflect any accepted and completed assistance program.

The undersigned certifies under penalty of perjury that all statements in this document are true and correct.

_____	_____	_____	_____
Borrower Signature	Social Security Number	Date of Birth	Date
_____	_____	_____	_____
Co-Borrower Signature	Social Security Number	Date of Birth	Date

If you have questions about this document please call your servicer.

If you need financial counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673).

The Hotline offers free HUD certified counseling services in English and Spanish.



NOTICE TO BORROWERS

Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about Foreclosure Prevention 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 account.
- 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.