



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. 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 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

**A** SECTION 1: REQUIRED BORROWER INFORMATION

Please provide at least one phone number in the section below

| BORROWER                         |                            | CO-BORROWER                      |                            |
|----------------------------------|----------------------------|----------------------------------|----------------------------|
| BORROWERS NAME                   |                            | CO-BORROWERS 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 |                            |
| WORK NUMBER WITH AREA CODE       |                            | WORK NUMBER WITH AREA CODE       |                            |
| CELL NUMBER WITH AREA CODE       |                            | CELL NUMBER WITH AREA CODE       |                            |
| MAILING ADDRESS                  |                            | MAILING ADDRESS                  |                            |
| EMAIL ADDRESS                    |                            | EMAIL ADDRESS                    |                            |

Has any borrower filed for bankruptcy?  Yes  No  
 Chapter 7  
 Chapter 13

Filing Date: \_\_\_\_\_ Bankruptcy Case Number: \_\_\_\_\_  
 Has your bankruptcy been discharged?  Yes  No

How many single family properties, other than your principal residence do you and/or any co-borrowers(s) own individually, jointly, or with others?  
 (If none, a selection is not required)  1  2  3  4  5  6  7 or more

Is any borrower a servicemember?  Yes  No  
 Have you recently been deployed away from your principal residence or received a permanent change of station order?  Yes  No

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

**B** Indicate whether or not you have filed bankruptcy. If you have, complete all of the fields.

Indicate whether or not you or the co-borrower is a U.S. Service Member. If so, complete all of the fields.

**C** This section must be completed.

## Section 2

**D** SECTION 2: REQUIRED HARDSHIP AFFIDAVIT

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

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"/> 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.  | <input type="checkbox"/> Reason provided in explanation above.   |

**D** You must write an explanation of your hardship in this field.

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

## Section 3

**A** Select "Yes" if you are living in the home for which you are applying for assistance.

Select "No" if the property for which you are seeking assistance is not your principal residence (it is a rental property or vacation home). If this is the case, you will enter information about the property in Section 6.

**B** If you selected "Yes" in 3A, complete all of the fields in this section.

If you selected "No" in 3A, this section is not required.

**C** If you selected "Yes" in 3A, this section is not required.

If you selected "No" in 3A, complete all of the fields in this section.

## Section 4

**D** Carefully complete this section. You will be asked to provide proof of income for all income sources listed in this section.

**E** Gross Rents Received = the total of all rents E from all rental properties.

**F** This box should be used for any other sources of regular income. Proof of income must be provided.

**SECTION 3: PROPERTY INFORMATION**  
(This section is required to be completed with information pertaining to the property for which assistance is requested.)

**A** I am requesting mortgage assistance with my principal residence  Yes  No  
 I want to:  Keep the property  Sell the property

Property Address: \_\_\_\_\_
Loan I.D. Number: \_\_\_\_\_

Other mortgage 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  
 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 \$ \_\_\_\_\_  
 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 \$ \_\_\_\_\_ 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: \_\_\_\_\_ Principal residence servicer loan number: \_\_\_\_\_  
 Is the mortgage on your principal residence paid?  Yes  No      if "No", number of months your payment is past due (if known): \_\_\_\_\_

**SECTION 4: REQUIRED COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER**

| Monthly Household Income                     |    | Monthly Household Expenses/Debt<br>(* 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                     | \$ | Mortgage Payments on other properties***                                | \$ |   |    |
| Gross Rents Received                         | \$ | Other   | \$ | Value of all Real Estate except principal residence | \$ |
| Other  | \$ | Other   | \$ | Other   | \$ |
| Other  | \$ | Other   | \$ | Other   | \$ |

## Section 4 (continued)

**A** All borrowers must include a signed IRS Form 4506-T or 4506T-EZ. This is included in your SPS Assistance Review Application, can be obtained on the SPS website ([www.spservicing.com](http://www.spservicing.com)) or from [www.irs.gov](http://www.irs.gov).

**B** Include the hire date and employer name for all jobs you currently hold. You must provide the most recent pay stubs from all employers. Employer names on the pay stubs should match the information in this section.  
If you are a seasonal employee, write the number of months for which you are employed during the year in this section.

**C** If you are self-employed, you must provide a profit and loss statement. This does not need to be obtained from a financial professional.

**D** If you receive tips, commissions, bonuses, a housing allowance or overtime, you must describe the frequency of this income and provide proof of the regular income through documentation.

**E** If you receive social security, disability, death benefits, pension, public assistance or adoption assistance, you must provide proof of the regular income through documentation.

**F** Disclosure of alimony or child support income is optional. If you choose to disclose this income, you must provide documentation describing the frequency and duration of the income and deposit statements showing receipt of the income.

**G** If you indicated on page 2 that you receive income from rental property, you must provide proof of the regular income through documentation and deposit statements showing receipt of the income.

|                             |           |                            |           |                     |           |
|-----------------------------|-----------|----------------------------|-----------|---------------------|-----------|
| Other                       | \$        | Other                      | \$        | Other               | \$        |
| Other                       | \$        | Other                      | \$        | Other               | \$        |
| Other                       | \$        | Other                      | \$        | Other               | \$        |
| <b>Total (Gross income)</b> | <b>\$</b> | <b>Total Debt/Expenses</b> | <b>\$</b> | <b>Total Assets</b> | <b>\$</b> |

\*\* 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 in Section 6.

| Required Income Documentation<br>(We may request additional documentation to complete your evaluation)  |  |
|---|--|
| <p><b>A</b> All Borrowers</p> <p><b>B</b> <input type="checkbox"/> Do you earn a wage?<br/>                     Borrower Hire Date Job 1 (MM/DD/YY) _____<br/>                     Borrower Hire Date Job 2 (MM/DD/YY) _____<br/>                     Borrower Hire Date Job 3 (MM/DD/YY) _____<br/><br/>                     Co-borrower Hire Date Job 1 (MM/DD/YY) _____<br/>                     Co-borrower Hire Date Job 2 (MM/DD/YY) _____<br/>                     Co-borrower Hire Date Job 3 (MM/DD/YY) _____</p> <p><b>C</b> <input type="checkbox"/> Are you self-employed?</p> <p><b>D</b> <input type="checkbox"/> Do you receive tips, commissions, bonuses, housing allowance or overtime?</p> <p><b>E</b> <input type="checkbox"/> Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?</p> <p><b>F</b> <input type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?</p> <p><b>G</b> <input type="checkbox"/> Do you have income from rental properties that are not your principal residence?</p> | <p>➔ Include a signed IRS Form 4506-T or 4506T-EZ.</p> <p>➔ For each borrower who is a salaried employee or hourly wage earner, provide the most recent two (2) pay stubs and the amount of months throughout the year that the wage is earned.<br/><br/>                     Borrower Job 1 Employer Name: _____<br/>                     Borrower Job 2 Employer Name: _____<br/>                     Borrower Job 3 Employer Name: _____<br/><br/>                     Co-Borrower Job 1 Employer Name: _____<br/>                     Co-Borrower Job 2 Employer Name: _____<br/>                     Co-Borrower Job 3 Employer Name: _____</p> <p>➔ Provide your most recent signed and dated quarterly or year-to date profit and loss statement. Include the percentage of ownership for the business.</p> <p>➔ 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)</p> <p>➔ 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).</p> <p>➔ 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<br/><br/>                     ➔ Copies of your two most recent bank statements or deposit advices showing you have received payment.<br/><br/> <b>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.</b></p> <p>➔ Provide your most recent Federal Tax return with all schedules, including Schedule E.<br/><br/>                     ➔ 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.</p> |

| SECTION 5: OTHER PROPERTIES OWNED<br>(You must provide information about all properties not listed in section 3 that you or the co-borrower own and any property described in Section 6 below.) |   |
|---|---|
| <b>Other Property #1</b>  |   |
| Property Address: _____   | Loan I.D. Number: _____ Current Value \$ _____  |
| Servicer Name: _____  | Mortgage Balance \$ _____ Monthly Property Tax & Hazard Insurance Payment (If No Mortgage) \$ _____ |
| Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly Mortgage Payment* \$ _____    |   |
| <b>Other Property #2</b>  |   |
| Property Address: _____   | Loan I.D. Number: _____ Current Value \$ _____  |
| Servicer Name: _____  | Mortgage Balance \$ _____ Monthly Property Tax & Hazard Insurance Payment (If No Mortgage) \$ _____ |

## Section 5

**H** Complete this section if you own any properties other than the property for which you are applying for assistance AND other than your principal residence. Complete this section even if you have already provided this information.

|   |  |                             |   |
|---|--|-----------------------------|---|
| Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented |  | Gross Monthly Rent \$ _____ | Monthly Mortgage Payment* \$ _____  |
| <b>Other Property #3</b>  |  |                             |   |
| Property Address: _____   |  | Loan I.D. Number: _____     | Current Value \$ _____  |
| Servicer Name: _____  |  | Mortgage Balance \$ _____   | Monthly Property Tax & Hazard Insurance Payment (If No Mortgage) \$ _____ |
| Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented |  | Gross Monthly Rent \$ _____ | Monthly Mortgage Payment* \$ _____  |
| <b>Other Property #4</b>  |  |                             |   |
| Property Address: _____   |  | Loan I.D. Number: _____     | Current Value \$ _____  |
| Servicer Name: _____  |  | Mortgage Balance \$ _____   | Monthly Property Tax & Hazard Insurance Payment (If No Mortgage) \$ _____ |
| Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented |  | Gross Monthly Rent \$ _____ | Monthly Mortgage Payment* \$ _____  |
| <b>Other Property #5</b>  |  |                             |   |
| Property Address: _____   |  | Loan I.D. Number: _____     | Current Value \$ _____  |
| Servicer Name: _____  |  | Mortgage Balance \$ _____   | Monthly Property Tax & Hazard Insurance Payment (If No Mortgage) \$ _____ |
| Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented |  | Gross Monthly Rent \$ _____ | Monthly Mortgage Payment* \$ _____  |
| <b>Other Property #6</b>  |  |                             |   |
| Property Address: _____   |  | Loan I.D. Number: _____     | Current Value \$ _____  |
| Servicer Name: _____  |  | Mortgage Balance \$ _____   | Monthly Property Tax & Hazard Insurance Payment (If No Mortgage) \$ _____ |
| Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented |  | Gross Monthly Rent \$ _____ | Monthly Mortgage Payment* \$ _____  |

## Section 6

**A** If “yes” was checked at the beginning of Section #3 and you live in the property serviced by SPS, this section is not required. You do not need to complete the remaining information on this page, however, you must include this page with the 7-page RMA you return to SPS.  
 If “No” was checked at the beginning of Section #3 and you do NOT live in the property for which you are seeking assistance, this section and the entire remainder of this section must be completed.

**B** If the property for which you are requesting assistance is a rental property (indicated in Section 6A), you must check this box. Also, you and the co-borrower must initial this section (at the bottom of the section).  
**Note:** If you are completing the form online you will be required to type your initials twice.

**C** If the property for which you are seeking assistance is currently vacant or it is a seasonal rental, indicate that information in this space.

**A** \* 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.)

**B** I am requesting mortgage assistance with a rental property  Yes  No  
 I am requesting mortgage assistance with a second or seasonal home  Yes  No  
 If “Yes” to either, I want to:  Keep the property  Sell the property

Property Address: \_\_\_\_\_ Loan I.D. Number: \_\_\_\_\_

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

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: \_\_\_\_\_ Annual Property Taxes \$ \_\_\_\_\_

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

**C** 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: \_\_\_\_\_



**SECTION 7: REQUIRED 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 owner or guarantor of my mortgage loan, 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 loan 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 any property for which I am requesting assistance is a habitable residential property that is not subject to a condemnation notice.
5. 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.
6. 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.
7. 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.
8. 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.

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

## Section 7



Both the borrower and co-borrower must sign this page. Both borrowers must enter their SSN, date of birth, and today's date (this date must be less than 90 days from the date of your request for assistance). The name on the borrower's signature line must match the name of the borrower on record at SPS. The name on the co-borrower's signature line must match the name of the 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.

**A**

**A** Please include this page when you return the complete RMA to SPS.

*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

The information contained in these documents is subject to examination and verification. By signing this document you certify, represent and agree that: all documents and information I have provided to my Servicer in connection with loss mitigation assistance options are true and correct."

#### 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.