



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

800-306-6059

720-241-7526

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

In order to review your loan for one of our loss mitigation programs, the enclosed Request for Mortgage Assistance (RMA) form must be completed, signed and returned to SLS with the required supporting documentation.

If you prefer that we work with a person that is not on the loan, provide the person or company name and your written and signed authorization for us to discuss your account and all necessary information with them.

To See If You Qualify For One of Our Loss Mitigation Programs:

Using one of the methods referenced below, send the items listed in the included checklist and Request for Mortgage Assistance Form (RMA), as they pertain to your specific situation. **If there are less than 7 business days prior to a scheduled foreclosure sale, please contact us immediately to discuss your options.**

| Mail | Secure Fax | Secure Email | Secure Web |
|--|--|--|--|
| 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129 | 1-720-241-7526 (Page limit per transmission is 25 pages) | crdocs@sls.net | www.sls.net |

In order to process your application for a home mortgage loan modification, a current home value must be obtained. The charge for this order will be assessed to your loan account.

If you have questions concerning this letter or need further assistance, you may contact our Customer Resolution Department at 1-800-306-6059 Monday through Friday, 6:00 a.m. until 9:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT or TDD 1-800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MT.

If you have other questions about alternatives to foreclosure that cannot be answered by SLS, you may contact HUD at 1-800-569-4287 or contact a HUD approved counselor at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> . HUD sponsors housing counseling agencies throughout the country to provide free or low cost advice. For additional contact information for housing counselors you may also contact the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp> .



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

800-306-6059

720-241-7526

Sincerely,

Customer Resolution Department
Specialized Loan Servicing LLC

Enclosures:

- Mortgage Assistance Application Checklist
- Information on Avoiding Foreclosure
- Frequently Asked Questions (FAQ)
- Request for Mortgage Assistance Form (RMA)
- IRS Form 4506T and IRS Form 4506T-EZ with instructions on completing
- Index of Document Descriptions

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY LAW TO INFORM YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR. HOWEVER, THE PURPOSE OF THIS COMMUNICATION IS TO OFFER YOU LOSS MITIGATION ASSISTANCE THAT MAY HELP YOU BRING OR KEEP YOUR LOAN CURRENT THROUGH AFFORDABLE PAYMENTS. IF YOU ARE CURRENTLY IN A BANKRUPTCY PROCEEDING, OR HAVE PREVIOUSLY OBTAINED A DISCHARGE OF THIS DEBT UNDER APPLICABLE BANKRUPTCY LAW, THIS NOTICE IS FOR INFORMATION ONLY AND IS NOT AN ATTEMPT TO COLLECT THE DEBT, A DEMAND FOR PAYMENT, OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THAT DEBT. YOU ARE NOT OBLIGATED TO DISCUSS YOUR HOME LOAN WITH US OR ENTER INTO A LOAN MODIFICATION OR OTHER LOAN-ASSISTANCE PROGRAM. YOU SHOULD CONSULT WITH YOUR BANKRUPTCY ATTORNEY OR OTHER ADVISOR ABOUT YOUR LEGAL RIGHTS AND OPTIONS. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

Mortgage Assistance Application Checklist

Get Started – Use this checklist to ensure you have completed all required forms and have the right information.

| | | | | |
|---|--|--|---|--|
| 1 | Review the information provided to help you understand your options, responsibilities, and next steps: | | | |
| | <input type="checkbox"/> Avoiding Foreclosure | <input type="checkbox"/> Frequently Asked Questions | <input type="checkbox"/> Beware of Foreclosure Rescue Scams (RMA) | |
| 2 | Complete and sign the enclosed Request for Mortgage Assistance Form (RMA). Must be signed by all borrowers on the mortgage (notarization is not required) and must include: | | | |
| | <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your preferred intent with the property (i.e. Retain the property, Sell the property or Deed the property back) <input type="checkbox"/> All income, expenses, and assets for each contributing borrower and non-borrower contributors <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate | | | |
| 3 | Provide required Hardship Documentation. This documentation will be used to verify your hardship. | | | |
| | <input type="checkbox"/> Write your loan number on all pages if it's not already listed to aid in identifying your documents <input type="checkbox"/> Follow the instructions set forth on the RMA attached | | | |
| 4 | Provide required Income Documentation. This documentation will be used to verify your hardship and all of your income. | | | |
| | <input type="checkbox"/> Write your loan number on all pages if it's not already listed to aid in identifying your documents <input type="checkbox"/> Follow the instructions set forth on the RMA attached <input type="checkbox"/> Disclose any income from a household member who is not on the promissory note (non-borrower contributor), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence <ul style="list-style-type: none"> If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower in addition to the credit authorization form See the RMA for specific details on income documentation. <input type="checkbox"/> Proof of Income must be provided for all borrowers and non-borrower contributors <input type="checkbox"/> If noted as required for your income type, complete and sign a dated copy of the enclosed IRS Form 4506T-EZ or 4506T (self-employed) | | | |
| 5 | Send your completed application package. Send in all required documentation listed in steps 2-4 above, and summarized below: | | | |
| | <input type="checkbox"/> Complete and Executed Request for Mortgage Assistance Form (RMA) <input type="checkbox"/> Hardship Documentation as outlined in the RMA <input type="checkbox"/> Income Documentation for each borrower and non-borrower contributor as outlined in the RMA | | | |
| | Mail | Fax | Email | Web |
| | 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129 | 1-720-241-7526 (Page limit per transmission is 25 pages) | crdocs@sls.net | www.sls.net |
| IMPORTANT INFORMATION: | | | | |
| <ul style="list-style-type: none"> If you cannot provide the documentation within the time frame provided, have other types of income not specified on the RMA, cannot locate some or all of the required documents, or If you have any questions regarding this information, please contact our Customer Resolution Department toll free at 1-800-306-6059, Monday through Friday, 6:00 a.m. until 9:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT or TDD 1-800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MT Don't send original income or hardship documents. Copies are acceptable. Upon receipt of your complete application, SLS will utilize the intent you've noted in your RMA to determine which program we will evaluate you for first. However, SLS will perform an evaluation to determine your eligibility of all available programs offered by your investor. The results of our evaluation will be communicated to you in a decision letter. SLS encourages you to consider contacting other servicers of loans secured by the same property to discuss loss mitigation options. | | | | |

This Document is for your reference only. Do not return with your application package.

Information on Avoiding Foreclosure

Mortgage Programs Are Available to Help

There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

| OPTION | OVERVIEW | BENEFIT |
|------------------------------------|--|--|
| Reinstatement | Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below. | Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future. |
| Repayment Plan | Pay back your past-due payments together with your regular payments over an extended period of time. | Allows you time to catch up on late payments without having to come up with a lump sum. |
| Forbearance Plan | Make reduced mortgage payments or no mortgage payments for a specific period of time. | Have time to improve your financial situation and get back on your feet. |
| Modification | Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three month trial period plan). | Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship. |
| Short Sale | Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth. | Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. |
| Deed-in-Lieu of Foreclosure | Transfer the ownership of your property to us. | Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property. |

Frequently Asked Questions

Q. Why Did I Receive This Package?

A. You received this package because we have not received one or more of your monthly mortgage payments and want to help find a foreclosure prevention option or you have requested information on obtaining assistance. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

Q. Where Can I Find More Information on Foreclosure Prevention?

A. Please see the Avoiding Foreclosure attachment in this package for more information. If you have any questions regarding this information, please contact Customer Resolution toll free at 1-800-306-6059, Monday through Friday, 6:00 a.m. until 9:00 p.m. MT. Saturday 6:00 a.m. until 12:00 p.m. MT or TDD 1-800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MT.

Q. Will It Cost Money to Get Help?

A. There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

Q. What Happens Once I Have Sent the Application Package to You?

A. We will contact you upon receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your application documents, we will send you an acknowledgement letter outlining which documents are still need to complete or application or if we believe to have received a complete application and proceeding with the evaluation. We cannot guarantee that you will receive any (or a particular type of) assistance. We will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. Please submit your Application Package as soon as possible.

Q. What Happens to My Mortgage While You Are Evaluating My Application Package?

A. You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

Q. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?

A. If we do not receive an application within the timeline disclosed and you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure.

Q. What if My Property is scheduled for a Foreclosure Sale in the Future?

- A.**
- If this is your first review or if you have had a qualifying change in circumstance and you submit a complete loss mitigation application and SLS has not made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process SLS will not initiate foreclosure proceedings
 - If this is your first review or if you have had a qualifying change in circumstance and you submit a complete loss mitigation application after a SLS has made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process but more than 37 days before a foreclosure sale, SLS will not move for foreclosure judgment or order of sale, or conduct a foreclosure sale
 - If SLS has already moved for a foreclosure judgment or order of sale prior to receiving a completed application but more than 37 days before a foreclosure sale, SLS will take reasonable steps, such as requesting the court delay the consideration of the motion, to avoid a ruling on such a motion until SLS has completed the loss mitigation evaluation, however, there is no guarantee that we will be able to postpone a scheduled sale, because a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not agree to halt the scheduled sale

Q. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?

A. No. If you are approved for a foreclosure prevention option and accept, any foreclosure sale will not occur if you continue to honor the terms of the Agreement. However, if you fail to comply with the terms of the Agreement and do not make other arrangements with us, your loan will be enforced according to its original terms. This could include foreclosure. In addition, if you are currently in a bankruptcy proceeding, approval of any foreclosure prevention alternative for which you may be eligible is contingent on approval of the bankruptcy court in your bankruptcy case.

This Document is for your reference only. Do not return with your application package.

Frequently Asked Questions *(Continued)*

Q. Will My Credit Score Be Affected by My Late Payments or Being in Default?

A. The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

Q. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?

A. While the impact on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

Q. Is Foreclosure Prevention Counseling Available?

A. Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.

Q. I Have Seen Ads and Flyers From Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?

A. Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 12 to locate a counselor near you. Also, please refer to the attached "Beware of Foreclosure Rescue Scams" disclosure in your Request for Mortgage Assistance form (RMA) for more information.

Government Assistance May Be Available!

As part of the newly established Hardest Hit FundSM, the U.S. Treasury Department has implemented programs which may help preserve homeownership for some United States homeowners. If you live in one of the following states you may be eligible for assistance:

| State | Agency Phone Number | Agency Website |
|----------------------|---------------------|--|
| Alabama | (877) 497.8182 | www.hardesthitAlabama.com |
| Arizona | (877) 448.1211 | www.savemyhomeaz.gov |
| California | (888) 954.5337 | www.keepyourhomecalifornia.org |
| District of Columbia | (202) 777.1690 | www.homesaverdc.org |
| Florida | (877) 863.5244 | www.flhardesthithelp.org |
| Georgia | (888) 946.6723 | www.homesafegeorgia.com |
| Illinois | (855) 873.7405 | www.illinoishardesthit.com |
| Indiana | (877) 498.4673 | www.877gethope.org |
| Kentucky | (800) 633.8896 | www.protectmykyhome.org |
| Michigan | (866) 946.7432 | www.stepforwardmichigan.org |
| Mississippi | N/A (Visit Website) | www.mshomesaver.com |
| North Carolina | (888) 623.8631 | www.ncforeclosureprevention.gov |
| New Jersey | N/A (Visit Website) | www.njhomekeeper.gov |
| Nevada | (855) 428.4997 | www.nevadahardesthitfunds.org |
| Ohio | (888) 404.4674 | www.savethedream.ohio.gov |
| Oregon | (503) 986.2025 | www.oregonhomeownerhelp.org |
| Rhode Island | (401) 277.1500 | www.hhfri.org |
| South Carolina | N/A (Visit Website) | www.scmortgagehelp.net |
| Tennessee | (855) 890.8073 | www.keepmytnhome.org |

What Should You Do Now?

- Find out if you qualify for one of these programs by contacting your local Hardest Hit Fund Housing Agency
- Once you have established an action plan with a Hardest Hit Fund representative you should contact Specialized Loan Servicing LLC to reach a joint resolution.

Please be advised that all HHF contact information has been obtained directly from the HHF housing authority and may be subject to change based on state program updates

This is not an offer to extend credit. Program subject to conditions and eligibility requirements. Offer invalid if your loan is sold prior to satisfaction of the debt. Calls will be monitored and recorded for quality assurance purposes. If you do not wish for your call to be recorded, please notify the Customer Assistance Associate when calling.

If you have other questions about HAMP that cannot be answered by us, please call the Homeowner's HOPE™ Hotline at 1- 888-995-HOPE (4673). This Hotline can help with questions about the program and offers access to free HUD-certified counseling services in English and Spanish.

You may have received documents from SLS concerning a home mortgage loan modification. The purpose of this solicitation is to offer you another option with respect to your loan, if you qualify; however it is not meant to take the place of the HAMP option, if applicable.

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 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. **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.**

SLS Loan Number: _____

SECTION 1: BORROWER INFORMATION

PRIMARY BORROWER

| | |
|------------------------------------|--------------------------|
| BORROWER'S NAME | |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH (MM/DD/YY) |
| HOME PHONE NUMBER WITH AREA CODE | |
| CELL OR WORK NUMBER WITH AREA CODE | |
| MAILING ADDRESS | |
| EMAIL ADDRESS | |

CO-BORROWER 2

| | |
|---|--------------------------|
| BORROWER'S NAME | |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH (MM/DD/YY) |
| HOME PHONE NUMBER WITH AREA CODE | |
| CELL OR WORK NUMBER WITH AREA CODE | |
| MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME") | |
| EMAIL ADDRESS | |

CO-BORROWER 1

| | |
|---|--------------------------|
| CO-BORROWER'S NAME | |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH (MM/DD/YY) |
| HOME PHONE NUMBER WITH AREA CODE | |
| CELL OR WORK NUMBER WITH AREA CODE | |
| MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME") | |
| EMAIL ADDRESS | |

CO-BORROWER 3

| | |
|---|--------------------------|
| CO-BORROWER'S NAME | |
| SOCIAL SECURITY NUMBER | DATE OF BIRTH (MM/DD/YY) |
| HOME PHONE NUMBER WITH AREA CODE | |
| CELL OR WORK NUMBER WITH AREA CODE | |
| MAILING ADDRESS (IF SAME AS BORROWER, WRITE "SAME") | |
| EMAIL ADDRESS | |

My intent with the property is: ☐ Keep the Property ☐ Sell the Property ☐ Deed the Property back ☐ I'm Unsure

NOTE: SLS will perform an evaluation to determine your eligibility for all available programs offered by your investor.

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

Has any borrower filed for bankruptcy? ☐ Chapter 7 ☐ Chapter 13

Filing date: ____/____/____ Case Number: _____

Has your bankruptcy been discharged? ☐ Yes ☐ No

Have you contacted a credit counseling agency for help? ☐ Yes ☐ No

Counselors Name: _____

Counselors Phone Number: _____/_____/_____

Agency's Name: _____

Counselors Email Address: _____

Has the mortgage on your principal residence ever had a Home Affordable Modification Program (HAMP) trial period plan or other permanent modification? ☐ Yes ☐ No

Has any 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

SECTION 2: HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options.

Date Hardship Began is: _____

I Believe my situation is:

___ Short Term (under 6 months) ___ Medium term (6-12 months) ___ Long Term/Permanent (Greater than 12 months)

I (We) am/are requesting review under the Specialized Loan Servicing Loan Modification Program.

I am having difficulty making my monthly payment because of reason set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If your hardship is:

Then the required hardship documentation is:

☐ I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.

☐ No Hardship Documentation Required.

☐ Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside of your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)

☐ No Hardship Documentation Required.

☐ Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside of your control.

☐ No Hardship Documentation Required.

☐ Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law.

☐ Divorce Decree filed by the court; OR
☐ Separation agreement filed by the court; OR
☐ Current Credit Report evidencing divorce, separation, or non-occupying borrower has a different address; OR
☐ Recorded quitclaim deed evidencing that the non-occupying Borrower or Co-Borrower has relinquished all rights to property

☐ Death of a borrower or death of either the primary or secondary wage earner in the household

☐ Death certificate; OR
☐ Obituary or newspaper article reporting the death

☐ Long-Term or permanent disability; serious illness of a borrower/co-borrower or dependent family member

☐ Proof of monthly insurance benefits or government assistance (if app); OR
☐ Written statement or other documentation verifying disability or illness; OR
☐ Doctor's certificate of illness or disability; OR
☐ Medical bills
*None of the above shall require providing detailed medical information

☐ Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment

☐ Insurance claim; OR
☐ Federal Emergency Management Agency grant or Small Business Administration loan; OR
☐ Borrower or Employer Property located in a federally declared disaster area

☐ Distant employment transfer/relocation

For active duty service members:

☐ Notice of permanent change of station (PCS) or actual PCS orders.

For employment transfers/new employment:

☐ Copy of signed offer letter or notice from employer showing transfer of new employment location; OR
☐ Pay stub from new employer; OR
☐ If none of these apply, provide written explanation
In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders)

☐ Business Failure

☐ Tax return from the previous year (including all schedules) AND
☐ Proof of business failure supported by one of the following:
☐ Bankruptcy Filing for business; OR
☐ Two months of recent bank statements for the business account evidencing cessation of business activity; OR
☐ Most recent signed and dated quarterly or year-to-date profit and loss statement

☐ Other: a hardship not covered above

☐ Written explanation describing the details of the hardship and relevant documentation (below)

Additional Explanation (continue on a separate sheet of paper if necessary):

SECTION 3: COMBINED INCOME AND EXPENSES FOR BORROWER AND CO-BORROWER(S)

***Details regarding the required supporting documentation can be found in Section 5**

Only include income information for household contributing **BORROWERS**

If you include income from a contributor who is **NOT** a Borrower, specify their income in Section 4

You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered.

Include mortgage payments on all properties you own EXCEPT your principal residence and the property you are seeking assistance in Section 7.

Borrower Name: _____

| | | | | | |
|--------------------------|----|--|----|---|-----------|
| Monthly Gross Wages | \$ | Child Support/Alimony/Separation | \$ | Other (investment income, royalties, dividends, etc.) | \$ |
| Overtime | \$ | Social Security/SSDI (Taxable) | \$ | Gross Rents Received | \$ |
| Tips, commissions, bonus | \$ | Social Security/SSDI (Non-Taxable) | \$ | Other: | \$ |
| Self-Employment Income | \$ | Public Assistance | \$ | Other: | \$ |
| Unemployment Income | \$ | Other monthly income: pension, annuity, retirement, etc. | \$ | Total (Gross Income) | \$ |

Co-Borrower Name: _____

| | | | | | |
|--------------------------|----|--|----|---|-----------|
| Monthly Gross Wages | \$ | Child Support/Alimony/Separation | \$ | Other (investment income, royalties, dividends, etc.) | \$ |
| Overtime | \$ | Social Security/SSDI (Taxable) | \$ | Gross Rents Received | \$ |
| Tips, commissions, bonus | \$ | Social Security/SSDI (Non-Taxable) | \$ | Other: | \$ |
| Self-Employment Income | \$ | Public Assistance | \$ | Other: | \$ |
| Unemployment Income | \$ | Other monthly income: pension, annuity, retirement, etc. | \$ | Total (Gross Income) | \$ |

Co-Borrower Name: _____

| | | | | | |
|--------------------------|----|--|----|---|-----------|
| Monthly Gross Wages | \$ | Child Support/Alimony/Separation | \$ | Other (investment income, royalties, dividends, etc.) | \$ |
| Overtime | \$ | Social Security/SSDI (Taxable) | \$ | Gross Rents Received | \$ |
| Tips, commissions, bonus | \$ | Social Security/SSDI (Non-Taxable) | \$ | Other: | \$ |
| Self-Employment Income | \$ | Public Assistance | \$ | Other: | \$ |
| Unemployment Income | \$ | Other monthly income: pension, annuity, retirement, etc. | \$ | Total (Gross Income) | \$ |

Co-Borrower Name: _____

| | | | | | |
|--------------------------|----|--|----|---|-----------|
| Monthly Gross Wages | \$ | Child Support/Alimony/Separation | \$ | Other (investment income, royalties, dividends, etc.) | \$ |
| Overtime | \$ | Social Security/SSDI (Taxable) | \$ | Gross Rents Received | \$ |
| Tips, commissions, bonus | \$ | Social Security/SSDI (Non-Taxable) | \$ | Other: | \$ |
| Self-Employment Income | \$ | Public Assistance | \$ | Other: | \$ |
| Unemployment Income | \$ | Other monthly income: pension, annuity, retirement, etc. | \$ | Total (Gross Income) | \$ |

Monthly Household Expenses/Debt

| | | | | | |
|---|----|--|----|---------------------------------------|----|
| 1st Mortgage Principal & Interest Payment | \$ | HOA/Condo Fees | \$ | Mortgage Payments on other properties | \$ |
| 2 nd Mortgage Principal & Interest Payment | \$ | Credit Cards/Installment Loans(s) (total min. payment per month) | \$ | Food/Groceries: | \$ |
| Homeowners Insurance | \$ | Alimony, child support, payments | \$ | How many people in household? | |
| Property Taxes | \$ | Car Payments | \$ | Other: | \$ |
| | | | | Total Debt/Expenses | \$ |

Household Assets

| | | | | | |
|----------------------|----|---|----|---------------------|----|
| Checking Account(s) | \$ | Stocks/Bonds | \$ | Other: | \$ |
| Checking Account(s) | \$ | CDs | \$ | Other: | \$ |
| Savings/Money Market | \$ | Value of all Real Estate except Principal Residence | \$ | Total Assets | \$ |

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

☐ Check this box if this section does not apply to you

| Lien Holders Name | Balance and Interest Rate | Loan Number | Lien Holders Phone Number |
|-------------------|---------------------------|-------------|---------------------------|
| Name: | \$ _____ % | | _____/_____/_____ |
| Name: | \$ _____ % | | _____/_____/_____ |
| Name: | \$ _____ % | | _____/_____/_____ |

SECTION 4: NON-BORROWER CONTRIBUTOR INCOME & CREDIT AUTHORIZATION

NON-BORROWER/CONTRIBUTOR Income information (defined as a person who resides in the property and contributes to household income but is not listed as a borrower on the loan). All non-borrower contributors, whose income is to be considered in the review process, must provide proof of income. *Child support, alimony, or separation maintenance need not be disclosed if you do not choose to disclose this information*

☐ Check this box if this section does not apply to you

Non-Borrower Household Contributor Name: _____

| | | | | | |
|--------------------------|----|--|----|--|----|
| Monthly Gross Wages | \$ | Child Support/Alimony/Separation | \$ | Other (investment income, royalties, dividends, etc.). | \$ |
| Overtime | \$ | Social Security/SSDI (Taxable) | \$ | Gross Rents Received | \$ |
| Tips, commissions, bonus | \$ | Social Security/SSDI (Non-Taxable) | \$ | Other: | \$ |
| Self-Employment Income | \$ | Public Assistance | \$ | Other: | \$ |
| Unemployment Income | \$ | Other monthly income: pension, annuity, retirement | \$ | Total (Gross Income) | \$ |

Non-Borrower Household Contributor Name: _____

| | | | | | |
|--------------------------|----|--|----|--|----|
| Monthly Gross Wages | \$ | Child Support/Alimony/Separation | \$ | Other (investment income, royalties, dividends, etc.). | \$ |
| Overtime | \$ | Social Security/SSDI (Taxable) | \$ | Gross Rents Received | \$ |
| Tips, commissions, bonus | \$ | Social Security/SSDI (Non-Taxable) | \$ | Other: | \$ |
| Self-Employment Income | \$ | Public Assistance | \$ | Other: | \$ |
| Unemployment Income | \$ | Other monthly income: pension, annuity, retirement | \$ | Total (Gross Income) | \$ |

**AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT
NON-BORROWER CONTRIBUTOR(S)**

All non-borrower contributors (defined as a person who resides in the property or contributes to household income but is not listed as a borrower on the loan), whose income is to be considered in the review process, must authorize a current consumer report by signing below in addition to filling out the requested information.

☐ Check this box if this section does not apply to you

I authorize Specialized Loan Servicing LLC, here out referred to as SLS, to obtain a consumer credit report. SLS will use the consumer credit report to confirm my residency address and determine whether my income is eligible to support a loan modification. Upon request, SLS will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my credit score.

Non-Borrower Contributor 1

Signature

Date

Printed Name

DOB

Social Security Number

Relationship to Borrower

Non-Borrower Contributor 2

Signature

Date

Printed Name

DOB

Social Security Number

Relationship to Borrower

SECTION 5: REQUIRED INCOME DOCUMENTATION

You may be required to provide additional information to complete this evaluation

*****All documentation submitted must be current within the last 90 days.*****

| | |
|---|--|
| ALL | <input type="checkbox"/> Include a completed and signed IRS Form 4506T (self-employed) or 4506T-EZ. Borrowers who filed their tax returns jointly may submit one IRS form 4506T signed and dated by both of the joint filers. (A copy of the Form 4506T and 4506T-EZ can be found at www.sls.net) <input type="checkbox"/> Two most recent bank statements evidencing proof of deposits for income specified in section 3 and 4. |
| Are you an hourly or salaried employee? | <input type="checkbox"/> For each Borrower, provide the most current pay stub(s) that reflect/s at least 30 days of year-to-date income. Borrower Hire Date: ____/____/____ Co-Borrower Hire Date: ____/____/____ Co-Borrower Hire Date: ____/____/____ Co-Borrower Hire Date: ____/____/____ |
| Do you receive tips, commissions, bonuses, housing allowance, or overtime? | <input type="checkbox"/> 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). <hr/> |
| Are you self-employed? | <input type="checkbox"/> Most recent <u>signed and dated</u> quarterly or year-to-date profit and loss statement. <input type="checkbox"/> A signed copy of the two most recent year's tax returns or a copy of electronically filed return with proof of filing; if not available, proof of extension filed. All schedules must be included. |
| Do you receive social security, disability, death benefits, pension, public assistance, or adoption assistance? | <input type="checkbox"/> Documentation showing the amount and frequency of the benefits, such as award letters, exhibits, disability policy or benefits statement from the provider and <input type="checkbox"/> Proof of receipt of payment (such as two most recent bank statements or deposit advices). Notice: Public assistance must continue for at least nine months to be considered qualifying income under this program. Social Security, disability/death benefits must continue for at least three years to be considered qualifying income under this program. |
| Do you receive alimony, child support, or separation maintenance payments? | <input type="checkbox"/> 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. <input type="checkbox"/> Proof of Receipt –such as copies of your two most recent bank statements or deposit advices showing you have received payments. 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. |
| Do you have income from rental properties that are not your principal residence? | <input type="checkbox"/> A signed copy of the two most recent year's tax returns or a copy of electronically filed return with proof of filing; if not available, proof of extension filed. All schedules must be included. <input type="checkbox"/> If rental income is not reported on Schedule E, provide a copy of the current lease agreement with bank statements showing deposits of rent checks. <input type="checkbox"/> Mortgage statements for all properties. <input type="checkbox"/> Lease agreement for all properties, if utilizing a property management company; include the contract signed by you and the property management company. |
| Do you intend to sell the property? | <input type="checkbox"/> A valid Listing Agreement <input type="checkbox"/> In order for an offer to be considered, you will need to submit the Sales Contract with Short Sale Addendum, a preliminary HUD-1 and Buyer Proof of Funds/Pre-Qualification Letter <input type="checkbox"/> Third Party Authorization to speak to your agent/broker and any closing agent |
| Do you pay your own real estate taxes? | <input type="checkbox"/> A copy of your most recent tax bill(s) that include the tax amount and due date. <input type="checkbox"/> Indication of the status of the bill (paid/unpaid). <input type="checkbox"/> Documentation of delinquent taxes, a copy of all delinquent tax bills with the total amount due, including penalties and interest. Notice: If you would prefer to have SLS perform a tax search immediately rather than supplying the required tax items listed above, please initial, agreeing to the \$25.00 charge assessed to your loan. |
| In the event all other required information is received and tax information has not been provided, SLS will perform a tax search in order to obtain all delinquent and current tax amounts due. A fee of \$25.00 will be assessed to your loan. | |
| Do you pay your own Hazard/Flood insurance? | <input type="checkbox"/> A copy of your existing hazard and/or flood insurance declarations page that includes the policy dates, annual premium amount, insurance carrier name and contact information. <input type="checkbox"/> An indication of how the premiums are paid (monthly, quarterly, semi-annually, annually) and when the next payment is due. Notice: If your hazard/flood insurance is PAID FROM ESCROW: in the event that the insurance policy on file is expired and we have not yet received an updated policy, SLS will estimate the cost of the insurance at a lender placed policy rate. This rate is normally higher than preferred policy rate and may increase the amount of the monthly required escrow payment. |
| For Borrowers in Idaho or Vermont | <input type="checkbox"/> Prospective Borrower's State Agreement, signed and dated. (A copy may also be located at www.sls.net) |

SECTION 6: PRINCIPAL RESIDENCE INFORMATION

Principal Home Address:

Principal Home Servicer Name:

Principal Home Servicer Phone Number:

() - -

Is the mortgage on your principal home current?

☐ Yes ☐ No

If "no", number of months your payment is past due (if known):

Other mortgages or liens on the property:

☐ Yes ☐ No

Lien Holder/Servicer Name:

Secondary Loan ID Number (if applicable):

Do you have condominium or homeowner association (HOA) fees?

☐ Yes ☐ No

If "Yes", monthly fee:

Are fees paid current:

☐ Yes ☐ No

Name and address that the fees are paid to:

Does your mortgage payment include taxes?

☐ Yes ☐ No

If "No", are the taxes paid current?

☐ Yes ☐ No

What is the annual amount of homeowner's taxes?

\$

Does your mortgage payment include insurance?

☐ Yes ☐ No

If "No", is the insurance paid current?

☐ Yes ☐ No

What is the annual amount of 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:

/ /

SECTION 6A: NON-PRINCIPAL RESIDENCE INFORMATION

Complete this section ONLY if you are requesting mortgage assistance with a property that is NOT your principal residence.

☐ Check this box if this section does not apply to you

Property Address:

Mortgage Servicer Name:

Mortgage Servicer Phone Number:

() - -

Is the mortgage on this property current?

☐ Yes ☐ No

If "no", number of months your payment is past due (if known):

Other mortgages or liens on the property:

☐ Yes ☐ No

Lien Holder/Servicer Name:

Secondary Loan ID Number (if applicable):

Do you have condominium or homeowner association (HOA) fees?

☐ Yes ☐ No

If "Yes", monthly fee:

Are fees paid current:

☐ Yes ☐ No

Name and address that the fees are paid to:

Does your mortgage payment include taxes?

☐ Yes ☐ No

If "No", are the taxes paid current?

☐ Yes ☐ No

What is the annual amount of homeowner's taxes?

\$

Does your mortgage payment include insurance?

☐ Yes ☐ No

If "No", is the insurance paid current?

☐ Yes ☐ No

What is the annual amount of 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:

/ /

If requesting assistance with a rental property, Property is:

☐ Vacant

☐ Second/seasonal home

☐ Rented

If rental property is occupied by a tenant: Term of lease/occupancy: / / - / /
MM / DD / YY MM / DD / YY

Gross monthly rent:

\$

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:

RENTAL PROPERTY CERTIFICATION

(You must complete this certification if you are requesting a mortgage modification with respect to a rental property.)

☐ **Check this box if this section does not apply to you**

- ☐ By checking this box and initialing below, I am requesting a mortgage modification under MHA with respect to the rental property described in this Section 6 and I hereby certify under penalty of perjury that each of the following statements is true and correct with respect to that property:

1. I intend to rent the property to a tenant or tenants for at least five years following the effective date of my mortgage modification. I understand that the Servicer, the U.S. Department of the Treasury, or their respective agents may ask me to provide evidence of my intention to rent the property during such time. I further understand that such evidence must show that I used reasonable efforts to rent the property to a tenant or tenants on a year-round basis, if the property is or becomes vacant during such five-year period.

Note: The term "reasonable efforts" includes, without limitation, advertising the property for rent in local newspapers, websites or other commonly used forms of written or electronic media, and/or engaging a real estate or other professional to assist in renting the property, in either case, at or below market rent.

2. The property is not my secondary residence and I do not intend to use the property as a secondary residence for at least five years following the effective date of my mortgage modification. I understand that if I do use the property as a secondary residence during such five-year period, my use of the property may be considered to be inconsistent with the certifications I have made herein.

Note: The term "secondary residence" includes, without limitation, a second home, vacation home or other type of residence that I personally use or occupy on a part-time, seasonal or other basis.

3. I do not own more than five (5) single-family homes (i.e., one-to-four unit properties) (exclusive of my principal residence).

Notwithstanding the foregoing certifications, I may at any time sell the property, occupy it as my principal residence, or permit my legal dependent, parent or grandparent to occupy it as their principal residence with no rent charged or collected, none of which will be considered to be inconsistent with the certifications made herein.

This certification is effective on the earlier of the date listed below or the date the RMA is received by your Servicer.

Initials: Borrower _____ Co-borrower _____ Co-borrower _____ Co-borrower _____

SECTION 7: OTHER PROPERTIES OWNED

You must provide information about all properties that you or any co-borrowers own, other than your principal residence and any other property described in Section 7 below. Use additional sheets, if necessary.

The amount of monthly payment made to your lender – including, principal, interest, property taxes and insurance.

☐ **Check this box if this section does not apply to you****Other Property #1**

| | | | |
|---|---------------------|----------------------|------------------------------|
| Property Address: | | Loan ID Number: | |
| Servicer Name: | | Mortgage Balance: \$ | Current Value: \$ |
| Property is: | Gross Monthly Rent: | \$ | Monthly Mortgage Payment: \$ |
| <input type="checkbox"/> Vacant <input type="checkbox"/> Second/seasonal home <input type="checkbox"/> Rented | | | |

Other Property #2

| | | | |
|---|---------------------|-------------------|------------------------------|
| Property Address: | | Loan ID Number: | |
| Servicer Name: | | Mortgage Balance: | Current Value: |
| Property is: | Gross Monthly Rent: | \$ | Monthly Mortgage Payment: \$ |
| <input type="checkbox"/> Vacant <input type="checkbox"/> Second/seasonal home <input type="checkbox"/> Rented | | | |

SECTION 8: 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. L111-203).

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 of 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 the 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;
- (c) Tax evasion

I/we understand that the Servicer, the United States Department of the Treasury, or their respective agents may investigate the accuracy of my/our 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.

If you have been convicted of one of the mortgage or real estate crimes listed above within the last 10 years, you must cross out this section. You will be considered for other mortgage assistance options that are not a part of the Making Home Affordable Program.

This certification is effective on the earlier of the date listed below or the date this RMA is received by your Servicer.

Initials: Borrower _____ Co-borrower _____ Co-borrower _____ Co-borrower _____

SECTION 9: INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or Servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or Servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

| | | | |
|--|---|--------------------|---|
| BORROWER | <input type="checkbox"/> I do not wish to furnish this information | CO-BORROWER | <input type="checkbox"/> I do not wish to furnish this information |
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino | Ethnicity: | <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino |
| Race: | <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | Race: | <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| Sex: | <input type="checkbox"/> Female <input type="checkbox"/> Male | Sex: | <input type="checkbox"/> Female <input type="checkbox"/> Male |
| To be completed by Interviewer | | | <i>Name/Address of Interviewer's Employer</i> |
| This request was taken by: <input type="checkbox"/> <i>Face-to-face interview</i> <input type="checkbox"/> <i>Mail</i> <input type="checkbox"/> <i>Telephone</i> <input type="checkbox"/> <i>Internet</i> | <i>Interviewer's Name (print or type) & ID Number</i> | | |
| | <i>Interviewer's Signature</i> | <i>Date</i> | |
| | <i>Interviewer's Phone Number (include area code)</i> | | |

SECTION 10: 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 and all other matters concerning my loan at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls (including those made by an automated dialer) 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 Signed

Co-Borrower Signature

Social Security Number

Date of Birth

Date Signed

Co-Borrower Signature

Social Security Number

Date of Birth

Date Signed

Co-Borrower Signature

Social Security Number

Date of Birth

Date Signed

NOTICE TO BORROWERS

CONSUMER ALERT – FORECLOSURE RESCUE SCAMS

It is imperative that you take caution to avoid scams which promise to "rescue" you from being forced to foreclose on your home. If you are behind on your home mortgage, records regarding delinquent mortgages may be published by mortgage lenders prior to foreclosing on homes. Additionally, private firms frequently compile and sell lists of foreclosed properties and distressed borrowers. Scam artists have resorted to various means to contact distressed borrowers in person, by mail, over the telephone, or by e-mail. Often times, their "foreclosure/mortgage consulting services" are advertised on television, radio, or the Web, and in newspapers, and offer things such as "foreclosure prevention" or "foreclosure rescue" services. State law may require that such persons enter into a contract with you that fully describe the services they will perform for the fee they charge. Additionally, the law may prohibit them from taking any fee from you until they have completed all work promised in their contract.

If you are approached by someone offering to negotiate a loan modification to stop or delay the foreclosure of your home for a fee, it is strongly advised that you check his or her credentials, reputation, and experience, before entering into a contract with them. If you are contacted by someone claiming to be able to offer you relief via a loan modification, for a fee, and you question the authenticity of such a service, contact your mortgage Servicer. Your mortgage Servicer can assist you in identifying legitimate options to avoid foreclosure.

How to Report a Scam – do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1-888-995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers' Committee for Civil Rights Under Law.

Please be advised that Specialized Loan Servicing LLC does not provide legal advice and the foregoing statement only constitutes a friendly consumer alert to our customers.

CREDIT REPORTING - Payment history will continue to be reported to the credit bureaus during the loan modification process. You must continue to make your scheduled payments in order to avoid negative credit reporting.

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY LAW TO INFORM YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR. HOWEVER, THE PURPOSE OF THIS COMMUNICATION IS TO OFFER YOU LOSS MITIGATION ASSISTANCE THAT MAY HELP YOU BRING OR KEEP YOUR LOAN CURRENT THROUGH AFFORDABLE PAYMENTS. IF YOU ARE CURRENTLY IN A BANKRUPTCY PROCEEDING, OR HAVE PREVIOUSLY OBTAINED A DISCHARGE OF THIS DEBT UNDER APPLICABLE BANKRUPTCY LAW, THIS NOTICE IS FOR INFORMATION ONLY AND IS NOT AN ATTEMPT TO COLLECT THE DEBT, A DEMAND FOR PAYMENT, OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR THAT DEBT. YOU ARE NOT OBLIGATED TO DISCUSS YOUR HOME LOAN WITH US OR ENTER INTO A LOAN MODIFICATION OR OTHER LOAN-ASSISTANCE PROGRAM. YOU SHOULD CONSULT WITH YOUR BANKRUPTCY ATTORNEY OR OTHER ADVISOR ABOUT YOUR LEGAL RIGHTS AND OPTIONS. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

Request for Transcript of Tax Return

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

| | |
|---|---|
| 1a Name shown on tax return. If a joint return, enter the name shown first. | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| 2a If a joint return, enter spouse's name shown on tax return. | 2b Second social security number or individual taxpayer identification number if joint tax return |
| 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) | |
| 4 Previous address shown on the last return filed if different from line 3 (see instructions) | |
| 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. | |

Specialized Loan Servicing LLC - Attn: Resolution Support - 1-800-306-6059 - 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☒

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return ☐

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

| | | |
|------------------|--|---|
| Sign Here | | Phone number of taxpayer on line 1a or 2a |
| | Signature (see instructions) | Date |
| | Title (if line 1a above is a corporation, partnership, estate, or trust) | |
| | Spouse's signature | Date |

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

| | |
|--|--|
| Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address | Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 |
| Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming | 512-460-2272 |
| Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia | Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 |
| | 559-456-5876 |
| | Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 |
| | 816-292-6102 |

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

| | |
|--|--|
| Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address | Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 |
| | 801-620-6922 |
| Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin | Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 |
| | 859-669-3592 |

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Short Form Request for Individual Tax Return Transcript**► Request may not be processed if the form is incomplete or illegible.**

Tip. Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

| | |
|---|--|
| 1a Name shown on tax return. If a joint return, enter the name shown first. | 1b First social security number or individual taxpayer identification number on tax return |
| 2a If a joint return, enter spouse's name shown on tax return. | 2b Second social security number or individual taxpayer identification number if joint tax return |
| 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) | |
| 4 Previous address shown on the last return filed if different from line 3 (see instructions) | |
| 5 If the transcript is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information. | |
| Third party name | Telephone number |
| Specialized Loan Servicing LLC - Attn: Resolution Support Address (including apt., room, or suite no.), city, state, and ZIP code | 1-800-306-6059 |
| 8742 S. Lucent Blvd., Suite 300, Highlands Ranch, CO 80129 | |
| Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in this line. Completing this step helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party. | |
| 6 Year(s) requested. Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days. | |
| <input type="checkbox"/> Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved identity theft on your federal tax return. | |

Note. If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, **either** husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

| | | | |
|------------------|------------------------------|------|---|
| Sign Here | Signature (see instructions) | Date | Phone number of taxpayer on line 1a or 2a |
| | Spouse's signature | Date | |

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506T-EZ at <http://www.irs.gov/form4506>. Information about any recent developments affecting Form 4506T-EZ (such as legislation enacted after we released it) will be posted on that page.

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate (on line 5) a third party (such as a mortgage company) to receive a transcript. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506T-EZ to the address below for the state you lived in when the return was filed.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

Mail or fax to the "Internal Revenue Service" at:

RAIVS Team
Stop 6716 AUSC
Austin, TX 73301
512-460-2272

RAIVS Team
Stop 37106
Fresno, CA 93888
559-456-5876

RAIVS Team
Stop 6705 P-6
Kansas City, MO 64999
816-292-6102

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Signature and date. Form 4506T-EZ must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506T-EZ exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. If you request a transcript, sections 6103 and 6109 require you to provide this information, including your SSN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 9 min.; **Preparing the form**, 18 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506T-EZ simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

P 800-306-6059

F 720-241-7526

Index of Document Descriptions

| Document Name | Description |
|--|--|
| 1099 Form | 1099 Form - A copy of the most recent IRS form 1099. |
| 1st Lien Mortgage Statement | A current Mortgage Statement showing the Unpaid Principal Balance is required for all of your other mortgages on the subject property. |
| 4506T | <p>4506T or 4506T EZ (Request for Transcript of Tax Return) - A complete signed and dated copy of the IRS form 4506T (self-employed) or 4506T EZ. General copies of these forms are also available on our website at www.sls.net. The form must be completed with all applicable information with the following completed:</p> <ol style="list-style-type: none">Line five (5): <i>If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.</i><ol style="list-style-type: none">Specialized Loan Servicing LLC - 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129 - 1-800-306-6059Line six (6): <i>Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.</i><ol style="list-style-type: none">This line requires the tax form filed to the IRS, i.e. 1040, 1065, 1120Line six a (6a): <i>Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.</i><ol style="list-style-type: none">This line requires a check in the box for 6a. Only box 6a should be checked.Line nine (9): <i>Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.</i><ol style="list-style-type: none">This line requires the two most recent field tax returns. i.e. 2013 & 2012.The 4506-T should include the social security number of the borrower(s) and document may not be dated more than 90 days ago to be considered usable by the IRS. Please date the document at the time of submission to prevent issues.All sections must be completed in order for us to accept the form. Borrowers who filed their tax returns jointly may send in one form signed and dated by both joint filers. |
| Alimony | A copy of the divorce decree, separation agreement or other written agreement or court decree that states the amount of the alimony and period of time over which it will be received. |
| Alimony - Proof of Receipt | Proof of deposit/receipt for the alimony income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposits of said income. |
| Arm's Length Short Sale Affidavit | A copy of the fully executed Short Sale Affidavit provided in your short sale approval letter. |
| Articles of Org/LLC Cert of Formation | Articles of Organization or Certificate of Formation for your business. |
| Bank Statements | Bank Statements for Verification of Receipt of Income - A copy of your two (2) most recent bank statements -- all pages -- evidencing receipt of income (for example, rental, boarder, Social Security, disability, pension, unemployment, alimony, child support, etc...). Notate on the document what the statement is evidencing. |

| Document Name | Description |
|--|---|
| Business Bank Statements | Business Bank Statements for Verification of Receipt of Income and Expenses associated with your self-employment - A copy of your four (4) most recent bank statements -- all pages -- evidencing receipt of income and expenses paid out of the business. Your profit and loss will be calculated from these statements in place of a Profit & Loss statement. Business Bank Statements with intermingled personal incomes and expenses are not acceptable business bank statements. |
| Buyer Pre-Qual. Letter/Proof Of Funds | Buyer pre-qualification letter or proof of funds. |
| Cash Reserves Documentation | Cash Reserves Documentation – Proof of any liquid assets. Examples include 401K documentation, Money Market Account Statements, Bank Statements, Etc... |
| Child Support | A copy of the divorce decree, separation agreement or other written agreement or court decree that states the amount of the child support and period of time over which it will be received which must continue over a 12-month period. If 12-month continuance is not evident on documentation, a written statement, signed by the borrower and certifying 12-months continuance, must be obtained. |
| Child Support - Proof of Receipt | Proof of deposit/receipt for the child support income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposits of said income. |
| Contributor Credit Authorization | Non-borrower Contributor Authorization to Pull Credit Form as provided in your Request for Mortgage Assistance Form (RMA). An additional copy of the RMA can be found at www.sls.net or by calling SLS at 1-800-306-6059. |
| Death/Disability Benefit - Proof of Receipt | Proof of deposit/receipt for the death/disability income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposits of said income. |
| Death/Disability Benefit Statement | Death / Disability Benefit Statement - A copy of your most recent Death / Disability benefits statement that states the amount, frequency, and duration of the benefit. |
| Dodd Frank Certification | Dodd Frank Certification - Please provide a signed and dated Dodd-Frank certification form. |
| Estate Documentation | Estate Documentation - Required documentation includes; Death Certificate, Will, a Court Order appointing the executor and a copy of the Final Judgment of Distribution which lists the beneficiaries of the estate and the allocation of the estate assets. |
| Hardship Verification | Proof of Hardship as outlined in your Request for Mortgage Assistance Form (RMA). An additional copy of the RMA can be found at www.sls.net or by calling SLS at 1-800-306-6059. |
| Hazard/Flood Insurance Policy | A copy of your existing hazard and/or flood insurance declarations page that includes the policy dates and annual premium amount, details as to how the insurance premiums are paid (monthly, quarterly, semi-annually, annually), and when the next premium payment is due. In the event the insurance policy on file is expired and we have not received an updated policy, SLS will estimate the cost of insurance at a lender placed policy rate. This rate is normally higher than a preferred policy rate and may increase the amount of the monthly required escrow payment. |
| HOA Statement | A current Homeowner's Association (HOA) statement. |
| HUD / Settlement Statement | Proposed HUD/Settlement Statement for offer |
| HUD Form 90045 | HUD Form 90045 - Approval to Participate Form. |
| Jr. Lien holder Approval Letter | Letter indicating approval of offer from any junior lien holders. |
| Letter of Explanation | A letter completed by the borrower to explain discrepancies found that need further clarification. Your Single Point of Contact Agent is the best resource to contact if you have questions on what needs to be reviewed. |
| Listing Agreement | Valid Listing Agreement. |
| Mortgage Statement | A current Mortgage Statement showing the Unpaid Principal Balance is required for all other mortgages claimed on your Request for Mortgage Assistance Form (RMA). |
| “Other” Income Statement/ Award letter | Proof of “other” income referenced on your Request for Mortgage Assistance form (RMA). Borrowers with other earned income and/or Investment income must provide reliable third party documentation describing the nature of the income and its continuance. An example for investment income would be providing account statements showing balances. Please provide correct documentation if the other income listed on the RMA matches one of the other incomes on this document. |
| “Other” Income | Proof of deposit/receipt for “other” income referenced on your Request for Mortgage Assistance |

| Document Name | Description |
|--|--|
| - Proof of Receipt | form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposits of said income. Please provide correct documentation if the other income listed on the RMA matches one of the other incomes on this document. |
| P&L Statement | Copies of the most recent quarterly or year-to-date profit and loss statement. The statement must include the business name, income, cost of goods sold, other income, expenses, net income after expenses and period start and end dates (Example: 10/1/2013 through 12/31/2013). The statement must be signed and dated by the borrower claiming self-employment income. If you are no longer self-employed, please provide a copy of your cancelled business license or letter of explanation. |
| Paystubs | Most recent paystubs demonstrating at least 30 consecutive days' worth of income. Paystubs must show year-to-date earnings. If you are new to your job and do not yet have a pay stub, submit a letter from employer verifying employment start date and salary or rate of pay. |
| Pension/ Retirement - Proof of Receipt | Proof of deposit/receipt for the pension/retirement income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposits of said income. |
| Pension/ Retirement Award Letter | A copy of your most recent benefits statement or award letter for the pension/retirement income referenced in the Request for Mortgage Assistance Form (RMA) that states the amount, frequency, and duration of the benefit. |
| Public Assistance Award Letter | Proof of Public Assistance benefits (Food Stamps) claimed on your Request for Mortgage Assistance form (RMA) - A copy of your most recent Benefit Award letter that states the amount, frequency, and duration of the benefit. |
| Public Assistance - Proof of Receipt | Proof of deposit/receipt for Public Assistance income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements or account statements showing deposits of said income |
| Release of Obligation | Proof of Release of Ownership for one or more borrowers. Examples of sufficient evidence may include; Death Certificate, Will, Quit Claim Deed, or Court Order releasing ownership of one or more borrowers on the note.) |
| Rental Income - Proof of Receipt | Proof of deposit/receipt for the rental income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be 2 most recent consecutive bank statements showing deposits of said income. |
| Rental Income/Lease Agreement | The current lease agreement(s) as supporting evidence of your rental income. If a current lease agreement doesn't exist, please provide a letter detailing the following: the property or properties that are tenant occupied; the amount of rent received; the monthly mortgage payment amount; the lender's name; the monthly tax and insurance amounts (if not impounded); and the homeowners association dues, if applicable. The letter must be signed and dated by the person claiming the rental income. If you no longer receive rental income, please provide a letter of explanation. |
| RMA | Request for Mortgage Assistance Form (RMA) - This form must be fully completed and executed with consideration of each contributing borrower. A general copy of the RMA is also available at www.sls.net or you may request an additional application package by contacting us at the number referenced below. All borrowers should sign the RMA, with the only exceptions being the death of a borrower or divorce supported with documentation. Examples of acceptable documentation would include a death certificate or divorce decree showing release of obligation. |
| Settlement Income - Proof of Receipt | Proof of deposit/receipt for the settlement income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposit of said income. |
| Settlement Income Statement/Letter | A copy of the settlement agreement, court papers or award letter that states the amount of the settlement income and period of time over which it will be received. |
| Signed Sales Contract/Short Sale Addendum | Sales Contract signed by all parties including a Short Sale Addendum. |
| Social Security Income - Proof of Receipt | Proof of deposit/receipt for the social security income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be 2 most recent consecutive bank statements showing deposits of said income. |
| Social Security Statement | A copy of the current year Social Security benefits statement that states the amount, frequency, and duration of the benefit. |
| State Specific Borrower Agreement | An executed copy of the State Specific Prospective Borrower Agreement as described in your Request for Mortgage Assistance Form (RMA). A copy of this agreement can be located on our website at www.sls.net . |

| Document Name | Description |
|---|---|
| Tax Bills | A copy of your most recent tax bill that includes the tax amount, due date, and details as to the status of the bill; if there are delinquent taxes, a copy of all tax bills with the total amount due, including penalties and interest. In the event all other information is received and tax information has not been provided, SLS will perform a tax search in order to obtain all tax amounts due. A fee of \$25.00 will be assessed to your loan account for this search. |
| Tax Returns/Tax Transcripts | A copy of the signed tax returns for the two (2) most recent tax years including all applicable schedules and forms. Examples of schedules and forms include; Schedule E, Schedule C, W-2 Form, 1099 Form, Etc.... |
| Unemployment Benefits | A copy of your most recent benefits statement or award letter for the unemployment income referenced in the Request for Mortgage Assistance Form (RMA) that states the amount, frequency, and duration of the benefit. |
| Unemployment Benefits - Proof of Receipt | Proof of deposit/receipt for the unemployment benefits referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposit of said income. |
| VA Benefits - Proof of Receipt | Proof of deposit/receipt for the VA benefit income referenced on your Request for Mortgage Assistance form (RMA). Examples of sufficient evidence would be your 2 most recent consecutive bank statements showing deposits of said income. |
| VA Benefits Statement | A copy of the current year Veteran's Assistance (VA) benefits statement that states the amount, frequency, and duration of the benefits. |
| W-2 Form | A copy of the most recent IRS form W-2. |