Understanding This Form Is Easy

The RMA form consists of a total of 9 sections, each of which requires specific information from you that is essential to determining your loss mitigation options. This form is often filled out incorrectly, so Bayview is providing you with this guide to prevent any delays in your loss mitigation review process.

Please follow these guidelines when filling out the RMA form:

1. Completely fill out all blank spaces in each section, and check “Yes” or “No” for all boxed options.
2. Do not leave any questions blank. If you feel that a question does not apply to you, please write "N/A" in the space available. Important questions that cannot be left blank include those inquiring about bankruptcy, servicemember information, and U.S. government modification programs.

SECTION 1: BORROWER INFORMATION

Borrower
The borrower is legally responsible for repayment of a loan that was issued to them by a lender. If you are the borrower, you would have signed a promissory note, agreeing to the terms of your loan. The borrower must fill in all of their information in this section.

Co-Borrower
A co-borrower could be someone who qualified for the original loan, as well as someone who is contributing to your monthly mortgage payments. If you have a co-borrower, they must fill out this section. This could include your spouse, children, or parents living in your household.

Please Note: This does not include tenants.

Bankruptcy (under borrower details)
If you or the co-borrower have filed for bankruptcy, you must fill this section out completely. Make sure you include the "Filing Date" and "Bankruptcy case number." You must choose "Yes" or "No" if your bankruptcy has been discharged. If this section does not apply to you, and you have not filed for bankruptcy, please put "N/A" where the form asks for the "Filing Date."

Servicemember (under co-borrower details)
If any borrower is a service member, please select “Yes.” Please also choose either "Yes" or "No" if you have recently been deployed from your principal residence or received a permanent change of station orders. If this section does not apply to you, please check "No" for both questions.

SECTION 2: HARDSHIP AFFIDAVIT

Financial Difficulties
If you are having difficulty making your monthly payments, it is important that you check off all reasons in this section that apply to your financial hardship. This section must be completed to review you for any available loss mitigation options.

SECTION 3: PRINCIPAL RESIDENCE INFORMATION

Principal Residence
Your principal residence is defined as where you are currently living. If you are currently living in the property for which you are requesting assistance, you must check "Yes." If you have filed for bankruptcy, it is important that you choose "Yes" or "No."

Please Note: This section should ONLY be completed if the property you are seeking mortgage assistance for is the one you currently live in, not one you previously lived in. If you are seeking mortgage assistance for a property you do not live in, check "No" and move on to the bottom of Section 3 where it asks for your "Principal residence servicer name."

Keep or Sell Your Property
It is important that you indicate whether you would like to keep or sell your property. If you select “Keep the property,” you will be reviewed for a modification. If you select “Sell the property,” and have supplied a purchase contract, you will be reviewed for a short sale. If you do not supply a purchase contract and have not previously been reviewed to keep the property, we are required to review your property for a modification before any other option.

Please Note: If you know you are interested in pursuing a Deed in Lieu, please check “Sell the Property” and handwrite “deed-in-lieu” on the form. By following these steps, we will have your acknowledgment of what you are pursuing, and this will expedite the process.

Property Address
Make sure to fill in your entire property address in the blank space next to “Property Address.” Please include the city, state, and zip code.
Failure to complete this section entirely may delay the review process.

**Monthly Household Income**
Fill out each section that pertains to your or the co-borrower’s monthly household income. If you and/or the co-borrower are currently receiving unemployment income, it is important that those earnings are included. This could help you qualify for the Home Affordable Unemployment Program (HAUP), a U.S. government program.

**Please Note:** All amounts should be calculated at BEFORE tax value.

**Monthly Gross Wages**
This refers to your monthly income BEFORE taxes.

**Total (Gross Income)**
This refers to the sum of all of the values under “Monthly Household Income” BEFORE taxes.

**Monthly Household Expenses/Debt**
If any of your recurring expenses are not included in this column, you may handwrite them beside or in the field below “Other.” You may also fill in the sum of all of your other expenses in the “Other” field. For example, if you pay for life insurance on a monthly basis, please write “Life Insurance” next to “Other,” or in the blank space below “Other,” and include the total amount next to it.

**Required Income Documentation**
This section lists documentation that may be required based on your answers in the left column.

**SECTION 6: OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED**

**Not Your Principal Residence**
Only fill out this section if you are requesting mortgage assistance for a vacant property, rental property or second home that is not your principal residence. You would have checked “No” for principal residence in Section 3.

**Rental Property**
A rental property is classified as a property that is occupied by a tenant and the owner collects rent, or could also be vacant with the intent to rent.

**Second Home**
A second home refers to a property that is only used for vacations and otherwise vacant when not in use.

**Seasonal Home**
A seasonal home refers to a property that is occupied at times by the owner depending on the season, but is otherwise vacant.

**Please Note:** If you select “Yes” to receive mortgage assistance for any of these property types, you must also select if you would like to keep or sell the property.

**SECTION 7: DODD-FRANK CERTIFICATION**

Please read carefully as your signature at the end of this form will verify this certification.

**SECTION 8: INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**Optional**
You are not required to fill out your personal information in this section, but you ARE required to indicate that you do not wish to disclose this information by selecting “I do not wish to furnish this information” next to “BORROWER” and/or “CO-BORROWER.” If you do wish to furnish this information, you must check your ethnicity, race, and sex.

**SECTION 9: ACKNOWLEDGMENT AND AGREEMENT**

**Borrower/Co-Borrower**
This section must be signed by hand by both the borrower and the co-borrower. **Electronic signatures are not permitted in this section.**