



Understanding This Form Is Easy

The 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 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.

Important: You must answer the last four questions at the bottom of Section 1 regarding:

- Other properties that you may own.
- Previous HAMP modifications/trial period plans that you have completed or are currently being reviewed for.

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.



HOA Fees

If you are required to make payments to a Homeowner Association (HOA), it is important that you fill in the information requested in the third box of Section 3. Include your most recent HOA statement with your financial package.

SECTION 4: COMBINED INCOME AND EXPENSE

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 5: OTHER PROPERTIES OWNED

Other Properties

This refers to any other properties you may own, excluding the principal residence you listed in Section 3. **DO NOT** list the principal residence you listed in Section 3 in Section 5.

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.**

Making Home Affordable Program Request For Mortgage Assistance (RMA)



If you are experiencing a financial hardship and need help, you must complete and submit this form along with other required documentation to be considered for foreclosure prevention options 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 all the mortgage(s) on your principal residence and other single family real estate that you own. Finally, you will need to return to your loan servicer (1) this completed, signed and dated Request for Mortgage Assistance (RMA); and (2) completed and signed IRS Form 4506-T or 4506T-EZ; and (3) all required income documentation identified in Section 4.



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When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this RMA is accurate and truthful.

SECTION 1: BORROWER INFORMATION

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

Has any borrower filed for bankruptcy? <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13	Is any borrower a servicemember? <input type="checkbox"/> Yes <input type="checkbox"/> No
Filing Date: _____ Bankruptcy case number: _____	Have you recently been deployed away from your principal residence or recently received a permanent change of station order? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	

How many single family properties other than your principal residence do you and/or any co-borrower(s) own individually, jointly, or with others? _____

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

Has the mortgage on any other 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 (We) am/are requesting review under MHA.
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input type="checkbox"/> My household income has been reduced. For example: reduced pay or hours, decline in business or self employment earnings, death, disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.	<input type="checkbox"/> Other:

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

SECTION 3: PRINCIPAL RESIDENCE INFORMATION

(This section is required even if you are not seeking mortgage assistance on your principal residence)

I am requesting mortgage assistance with my principal residence. Yes No

If "yes", I want to: Keep the property Sell the property

Property Address:

Loan I.D. Number:

Other mortgages or liens on the property? Yes No Lien Holder / Servicer Name:

Loan I.D. Number:

Do you have condominium or homeowner association (HOA) fees? Yes No If "Yes", Monthly Fee \$_____ Are fees paid current? Yes No

Name and address that fees are paid to:

Does your mortgage payment include taxes and Insurance? Yes No If "No", are the taxes and insurance paid current? Yes No

Annual Homeowner's Insurance \$_____

Is the property listed for sale? Yes No If "Yes", Listing Agent's Name: _____ Phone Number: _____

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

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

Principal residence servicer name:

Principal residence servicer phone number:

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

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

Monthly Household Income		Monthly Household Expenses/Debt (*Principal Residence Expense Only)		Household Assets	
Monthly Gross wages	\$	First Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Self employment Income	\$	Homeowner's Insurance*	\$	Savings / Money Market	\$
Unemployment Income	\$	Property Taxes*	\$	CDs	\$
Untaxed Social Security / SSD	\$	HOA/Condo Fees*	\$	Stocks / Bonds	\$
Food Stamps/Welfare	\$	Credit Cards/Installment debt (total min. payment)	\$	Other Cash on Hand	\$
Taxable Social Security or retirement income	\$	Child Support / Alimony	\$		
Child Support / Alimony**	\$	Car Payments	\$		
Tips, commissions, bonus and overtime	\$	Mortgage Payments other properties****	\$		
Gross Rents Received ***	\$	Other	\$	Value of all Real Estate except principal residence	\$
Other	\$			Other	\$
Total (Gross income)	\$	Total Debt/Expenses	\$	Total Assets	\$

** Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

*** Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance in Section 6.

**** Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance in Section 6.



REQUIRED INCOME DOCUMENTATION

(Your servicer may request additional documentation to complete your evaluation for MHA)

All Borrowers	<input type="checkbox"/> Include a signed IRS Form 4506-T or 4506T-EZ
<input type="checkbox"/> Do you earn a wage? Borrower Hire Date (MM/DD/YY) _____ Co-borrower Hire Date (MM/DD/YY) _____	<input type="checkbox"/> For each borrower who is a salaried employee or hourly wage earner, provide the most recent pay stub(s) that reflects at least 30 days of year-to-date income.
<input type="checkbox"/> Are you self-employed?	<input type="checkbox"/> Provide your most recent signed and dated quarterly or year-to date profit and loss statement.
<input type="checkbox"/> 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).
<input type="checkbox"/> Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?	<input type="checkbox"/> Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider and receipt of payment (such as two most recent bank statements or deposit advices).
<input type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?	<input type="checkbox"/> Provide a copy of the divorce decree, separation agreement, or other written legal agreement filed with the court that states the amount of the payments and the period of time that you are entitled to receive them. AND <input type="checkbox"/> Copies of your two most recent bank statements or deposit advices showing you have received payment. Notice: Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.
<input type="checkbox"/> Do you have income from rental properties that are not your principal residence?	<input type="checkbox"/> Provide your most recent Federal Tax return with all schedules, including Schedule E. <input type="checkbox"/> If rental income is not reported on Schedule E, provide a copy of the current lease agreement with bank statements showing deposit of rent checks.



SECTION 5: OTHER PROPERTIES OWNED

(You must provide information about all properties that you or the co-borrower own, other than your principal residence and any property described in Section 6 below. Use additional sheets if necessary.)

OTHER PROPERTY #1		
Property Address:		Loan I.D. Number:
Servicer Name:	Mortgage Balance \$	Current Value \$
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented	Gross Monthly Rent \$	Monthly mortgage payment* \$
OTHER PROPERTY #2		
Property Address:		Loan I.D. Number:
Servicer Name:	Mortgage Balance \$	Current Value \$
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented	Gross Monthly Rent \$	Monthly mortgage payment* \$
OTHER PROPERTY #3		
Property Address:		Loan I.D. Number:
Servicer Name:	Mortgage Balance \$	Current Value \$
Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or seasonal home <input type="checkbox"/> Rented	Gross Monthly Rent \$	Monthly mortgage payment* \$

* The amount of the monthly payment made to your lender — including, if applicable, monthly principal, interest, real property taxes and insurance premiums.

SECTION 6: OTHER PROPERTY FOR WHICH ASSISTANCE IS REQUESTED

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

I am requesting mortgage assistance with a rental property. Yes No

I am requesting mortgage assistance with a second or seasonal home. Yes No

If "Yes" to either, I want to: Keep the property Sell the property

Property Address:

Loan I.D. Number:

Do you have a second mortgage on the property Yes No If "Yes", Servicer Name:

Loan I.D. Number:

Do you have condominium or homeowner association (HOA) fees? Yes No If "Yes", Monthly Fee \$_____ Are HOA fees paid current? Yes No

Name and address that fees are paid to:

Does your mortgage payment include taxes and Insurance? Yes No If "No", are the taxes and insurance paid current? Yes No

Annual Homeowner's Insurance \$_____ Annual Property Taxes \$_____

If requesting assistance with a rental property, property is currently:

- Vacant and available for rent.
- Occupied without rent by your legal dependent, parent or grandparent as their principal residence
- Occupied by a tenant as their principal residence.
- Other _____

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

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:

Is the property for sale? Yes No If "Yes", Listing Agent's Name:

Phone Number:

List date? Have you received a purchase offer? Yes No Amount of Offer: \$_____

Closing Date:

RENTAL PROPERTY CERTIFICATION

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

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 _____



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SECTION 9: 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, and any non-borrower that is not obligated on the note that has voluntarily provided financial information and executed the RMA, 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 at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.



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

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

HOMEOWNER'S HOTLINE

If you have questions about this document or the Making Home Affordable Program, please call your servicer. If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.



NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy of your property, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to my Servicer in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sigtarp.gov and provide them with your name, our name as your servicer, your property address, loan number and the reason for escalation. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.

Beware of Foreclosure Rescue Scams. Help is FREE!

- **There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor.**
- **Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.**
- **Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.**
- **Never make your mortgage payments to anyone other than your mortgage company without their approval.**



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