

# Request For Mortgage Assistance

If you have difficulty understanding English, we strongly advise that you seek language translation assistance to ensure that you fully understand the content of this document. New American Funding provides language translation assistance to any borrower that requests it.

## **Aviso importante para las personas que hablan español:**

Si usted tiene dificultades con el idioma Inglés, le recomendamos, que usted busque asistencia de traducción de idiomas para asegurarse de que comprende perfectamente el contenido de este documento. New American Funding proporciona asistencia de traducción de idiomas para cualquier prestatario que la solicite.

## **We Are Here to Help, and We Want to Help You Keep Your Home**

Whether your challenges are temporary or long term, it is critical you work with us to resolve any issues affecting your ability to make timely mortgage payments. The sooner you respond, the more quickly we can determine if you qualify for assistance.

If you are in need of assistance please **contact the Home Retention Department at +1 (800) 893-5304 Ext. 9208**, immediately. You can reach us between 8:00 am and 9:00 pm Central Time, Monday through Friday, 10:00 am and 2:00 pm Central Time, Saturdays. If you missed your mortgage payments because of a condition beyond your control (such as illness, loss of your job, or some other serious condition that temporarily made it impossible for you to make your payments), please let us know so we can work out a plan for repayment.

The U.S. Department of Housing and Urban Development has information concerning approved housing counseling agencies. You can call, toll-free, at +1 (800) 569-4287. For the hearing impaired you can call the Federal Information Relay Service number at +1 (800) 877-8339 if you need a Telecommunication Device for the Deaf (TDD) to call the housing counseling line. You can also access this information about approved housing counseling agencies on the HUD website at <https://hudgov-answers.force.com/housingcounseling/s/>.

(VA loans) The delinquency of your mortgage loan is a serious matter that could result in the loss of your home. If you are the Veteran whose entitlement was used to obtain this loan, you can also lose your entitlement to a future VA home loan guaranty. If you are not already working with us to resolve the delinquency, please call us to discuss your workout options. You may be able to make special payment arrangements that will reinstate your loan.

## **You may also qualify for a repayment plan or loan modification.**

VA has guaranteed a portion of your loan and wants to ensure that you receive every reasonable opportunity to bring your loan current and retain your home. VA can also answer any questions you have regarding your entitlement. If you have access to the Internet and would like to obtain more information, you may access the VA web site at [www.va.gov](http://www.va.gov). You may also learn where to speak to a VA Loan Administration representative by calling +1 (877) 827-3702.

Let us work with you to understand the issues affecting your mortgage payments. We'll explore what assistance available to you and discuss the forms and documentation needed to determine if you qualify for a mortgage relief.

Please find the enclosed Request for Mortgage Assistance (RMA) Application we have listed the potential options available to assist you.

**You must contact us or complete and return the attached Mortgage Assistance Application, including any required documents described in the application, by MONTH DAY, YEAR.**

## Options May Be Available

The right option for you depends on your individual circumstances. If you provide all required information and documentation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (repayment plan, forbearance, loan modification) or leave your home while avoiding foreclosure (short sale or deed-in-lieu).

**For more details, please see the enclosed Frequently Asked Questions.**

## Send Us The Information We Need To Review Your Application

Requesting help is the first step. Please begin by providing the information and documentation requested to help us understand the challenges you are facing. To do this, follow the detailed instructions in the enclosed Homeowner Checklist to complete and submit your application to us.

Once we have received and evaluated your information, we will contact you regarding your options and next steps. This process will take an average of 30 days from the date we receive your final completed application.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the

**Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC, 20552.**

## Homeowner Checklist

For Your Information — Do NOT return this page with your completed Request for Mortgage Assistance Application (RMA)

**Get Started — Use this checklist to ensure you have completed all required forms correctly**

### Step 1 — Review the information provided to understand your options, responsibilities, and next steps:

Frequently Asked Questions

Information on options available

### Step 2 — Complete and sign the enclosed Application. It must be signed by all borrowers listed on the mortgage Note (notarization is not required) and must include:

All income, expenses, and assets for each borrower

You may disclose any income from a household member who is not on the Note (non-borrower occupant), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon household member income to qualify, the required income documentation is the same as the income documentation outlined in the RMA. For FHA non-borrower occupants, you must also provide proof of occupancy such as current utility bills, tax returns, bank statements, or pay stubs showing the non-borrower occupant and the subject property address.

An explanation of financial hardship

Borrower Certification and Agreement all information provided is true and accurate

### Step 3 — Complete and sign a dated copy of the enclosed IRS Form 4506C

For each borrower, please submit a signed, dated copy of the IRS Form 4506C (Request for Individual Tax Return Transcript)

Borrowers who filed their tax returns jointly may send in one IRS Form 4506C signed and dated by the primary filer

Borrowers who are not required to file Tax Returns due to IRS guidelines must submit signed, dated copy of the IRS Form 4506C so we can obtain a record of non-filing.

### Step 4 — Gather and send completed documents — your RMA. You must send in all required documentation:

Request for Mortgage Assistance (RMA) Application (enclosed)

IRS Form 4506C (enclosed)

Income Documentation

Hardship Documentation

Bankruptcy Attorney Consent Form (enclosed, if applicable)

Authorization to Run Credit on a Non-Borrower Occupant Credit Consent Form (attached, if applicable)

You can send the completed RMA any of three ways:

**Mail:** 11001 Lakeline Blvd, Bldg., Suite 325, Austin, TX 78717

**Email:** [homeretention@nafinc.com](mailto:homeretention@nafinc.com)

**Fax:** +1 (855) 807-1178

### Questions? Contact us at +1 (800) 893-5304 ext. 9208

If you cannot provide the documentation, locate all the required documents, OR have any questions, please contact us at:

[+1 \(800\) 893-5304 Ext. 9208](tel:+18008935304) between the hours of 8:00 a.m. and 9:00 p.m. CT, Monday – Friday, 10:00 a.m. and 2:00 p.m. CT, Saturdays.

Keep a copy of all documents and proof of mailing/e-mailing for your records. Do not send original income or hardship documents. Copies are acceptable.

## Frequently-Asked-Questions

### **Will it cost money to get help?**

No. There should never be a fee to obtain assistance or information about foreclosure prevention options from your mortgage servicer or a qualified housing finance agency. Never send a mortgage payment to a company except the one listed on your monthly mortgage statement. Beware of scams and anyone offering to help you for a fee.

### **What is foreclosure?**

Foreclosure is the loss of your home through a legal process where your mortgage servicer or a third party acquires the property at a foreclosure sale.

### **What are the consequences of Foreclosure?**

You must move, or you will be evicted from the property. It may be as long as seven years before you are eligible for another mortgage. You and any additional borrower listed on the mortgage may experience negative credit implications.

### **Will the foreclosure process begin if I do not respond to my mortgage servicer's notices regarding missed payments?**

If you disregard your mortgage servicer's notices, your mortgage servicer may refer your mortgage to foreclosure as authorized by your mortgage documents and applicable law.

### **Should I still contact my mortgage servicer if I have waited too long and my property has been referred to foreclosure?**

Yes, the sooner the better! If you wish to keep your home, contact your mortgage servicer immediately. You may also contact a HUD-approved housing counselor and request a three-way call that would include you, the HUD-approved housing counselor, and your mortgage servicer to discuss your hardship. A HUD-approved housing counselor can also provide free advice on debt management.

### **Can I still be evaluated for mortgage assistance if my property is scheduled for a foreclosure sale?**

Yes, but it is important that you reach out to your servicer as soon as possible to discuss potential options. If your mortgage servicer receives your complete Mortgage Assistance Application with only 37 or fewer calendar days before the scheduled foreclosure sale, there is no guarantee that your servicer will be able to evaluate you for mortgage assistance in time to stop the foreclosure sale. Even if your mortgage servicer approves you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not be able to halt the scheduled sale.

### **Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?**

No. Your property will not be sold at a foreclosure sale if you accept a foreclosure avoidance option and comply with its requirements.

**What if I acquired an ownership interest in the property, such as through death, divorce, or legal separation?**

You should contact us as soon as possible. We are here to help you adjust to these events and provide you with information on where to send the mortgage payments. Please contact us to obtain a list of documentation that is needed to confirm your identity and ownership interest in the property, and to discuss next steps.

**Beware of Foreclosure Rescue Scams!**

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services. HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information, or advice that sounds too good to be true, it probably is. If you have any doubts, contact your mortgage servicer. Don't let scammers take advantage of you, your situation, your house, or your money. Keep in mind, your mortgage servicer is not responsible for paying damages resulting from a scam. Remember, help is FREE.

**How to Spot a Scam — beware of a company or person who:**

- Asks for a fee in advance to work with your mortgage servicer to modify, refinance, or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your mortgage modified.
- Advises you to stop paying your mortgage servicer and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" mortgage modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

**How To Report A Scam — Do one of the following:**

Go to <https://www.consumerfinance.gov/complaint/> to submit a complaint and get information on how to fight back.

Call +1 (888) 995-HOPE (4673) and tell the counselor about your situation and that you believe you were scammed or know of a scam.

## Programs & Resources for Help When You've Fallen Behind On Your Mortgage

### The Consumer Financial Protection Bureau (CFPB)

The Consumer Financial Protection Bureau (CFPB) provides helpful information resources to homeowners who are experiencing hardship. Visit the CFPB at [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp) or call +1 (855) 411-2372.

### Freddie Mac

For additional information on how to avoid foreclosure, including help for military service members, you may also visit Freddie Mac's My Home web site at [www.myhome.freddiemac.com](http://www.myhome.freddiemac.com)

### Fannie Mae

For additional information on how to avoid foreclosure, you may also visit Fannie Mae's [www.KnowYourOptions.com](http://www.KnowYourOptions.com).

### Hope Now

Hope Now is an alliance among private, public and not-for-profit groups who share a mission: to prevent foreclosures through outreach to borrowers at risk. Find out more about their available programs and guidance on your options. Visit Hope Now online for more information at [www.hopenow.com](http://www.hopenow.com) or call 888-995-HOPE™ (4673).

### Homeowner's Assistance Fund

The U.S. Department of the Treasury established the Homeowner's Assistance Fund ("HAF") to help homeowners who are having difficulty making their mortgage payments. Programs were created for those who are unemployed, underemployed and homeowners who owe more than their home is currently worth. The HAF programs are designed and administered at the state level and are customized specifically to address the housing issues that affect each state. The first step is to apply for assistance with your state. To see if your state is participating in HAF, go to [www.treasury.gov](http://www.treasury.gov).

### Washington Residents

Assistance for those in Washington state: If you live in the state of Washington and would like to speak with a certified housing counselor, call +1 (877) 894-HOME (4663) or visit <https://dfi.wa.gov/homeownership/home>. The website and hotline are resources available exclusively to residents of Washington.

## Options to Help You Stay In Your Home

### Forbearance Plan

If your situation is temporary, you may be able to make reduced or no mortgage payments for a specific period providing you with time to improve your situation and get back on your feet.

## Repayment Plan

For customers experiencing a temporary hardship, New American Funding offers repayment plans to help you get back on track. If you qualify, you can pay an amount larger than your contractual monthly payment over a period (usually no longer than 6 months) until your loan is current.

## Loan Modification

New American Funding offers loan modifications to help those who are having difficulty making mortgage payments. If you qualify, after a three or four-month trial period plan during which you make payments based on the projected modified terms of your mortgage, you may be eligible to permanently modify your mortgage so that your payments or terms are more manageable. This is a permanent solution to a long-term or continuing hardship.

### **Partial Claim (Note: this option is only available on loans insured by HUD or USDA)**

As part of a loan modification, you may qualify for a loan in the amount that will bring your mortgage current. The loan is considered a subordinate lien that is payable when you pay off your mortgage. If approved, you will be required to sign loan documents as a part of this program.

## Your Options If You Have To Leave Your Home

### **Short Sale**

In some cases, you may not be able to keep your home. A short sale will allow you to sell your home for less than what is owed if you owe more than what your home is worth. This option will allow you to transition out of your home without foreclosure and in some cases, relocation assistance may be available.

### **Deed in Lieu of Foreclosure or Mortgage Release**

You may be able to transfer ownership of your property to us when you are unable to sell your home allowing you to avoid foreclosure. In some cases, relocation assistance is available.

Loan Number

# Request For Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to **New American Funding, via mail: PO Box 170581, Austin, TX 78717, fax: 855-807-1178, or email: [homeretention@nafinc.com](mailto:homeretention@nafinc.com)**. We will contact you within five (5) business days to acknowledge receipt and let you know if you need to send additional information or documents. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact **New American Funding at +1 (800) 893-5304 Ext. 9208 between the hours of 8:00 a.m. and 9:00 p.m. CT, Monday – Friday, 10:00 am and 2:00 p.m. CT, Saturdays.**

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

## Borrower(s) Information

Borrower's name				Last 4 Digits Ssn		Borrower's Email Address			
<div>Cell</div> <div>Home</div> <div>Other</div>						<div>Cell</div> <div>Home</div> <div>Other</div>			
Borrower's Primary Phone Number & Type†				Borrower's Alternate Phone Number & Type†					
Co-Borrower's Name				Last 4 Digits Ssn		Co-Borrower's Email Address			
<div>Cell</div> <div>Home</div> <div>Other</div>						<div>Cell</div> <div>Home</div> <div>Other</div>			
Co-Borrower's Primary Phone Number & Type†				Co-Borrower's Alternate Phone Number & Type†					
Preferred Contact Method (choose all that apply):				Cell Phone		Home Phone		Email	

† By providing your phone number(s), you are giving New American Funding permission to contact you at this number about any New American Funding account. Your consent permits the use of text messaging, artificial or prerecorded voice messages, and automatic dialing technology. Message and data rates may apply. You may contact us at any time to change these preferences.

Is either borrower on active duty with the military (including the national guard and reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?

Select One: Yes No



## Property Information

<b>Property Address</b>	<b>City</b>	<b>State</b>	<b>Postal Code</b>	
<hr/>	<hr/>	<hr/>	<hr/>	
<b>Mailing Address (if different)</b>	<b>City</b>	<b>State</b>	<b>Postal Code</b>	
<hr/>	<hr/>	<hr/>	<hr/>	
<b>Your property is currently a(n):</b>	Primary Residence	Secondary Residence	Investment Property	
<hr/>	<hr/>	<hr/>	<hr/>	
<b>Who lives in the property?</b> (select all that apply)	You (Borrower or Co-Borrower(s))	Non-Borrower Occupant	Renter Occupied	Vacant
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>I want to:</b>	Keep the Property	Sell the Property	Undecided	
<hr/>	Transfer Ownership of the Property to My Servicer			
<hr/>	<hr/>			
<b>Is the property listed for sale?</b>	No	Yes — Listing Agent	Yes — By Owner	
<hr/>	<hr/>	<hr/>	<hr/>	
<b>Listing Agent's Name</b> (if applicable)		<b>Listing Agent's Phone Number</b> (if applicable)		
<hr/>		<hr/>		

## Bankruptcy Information

<b>Have you filed for Bankruptcy?</b>	No	Yes — Chapter 7	Yes — Chapter 13	<b>Filing Date</b>
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Has your bankruptcy been discharged?</b>	No	Yes	<b>Bankruptcy Case Number</b>	
<hr/>	<hr/>	<hr/>	<hr/>	

## Hardship Information

Your answers to the following questions will help us better assess your financial hardships and determine what relief options are right for you.

The hardship causing mortgage payment challenges began on approximately:

Date \_\_\_\_\_

and I believe my situation is:

Short Term  
(≤6 Months)

Long-Term or Permanent  
(>6 Months)

Resolved  
as of: \_\_\_\_\_

Date

Type of Hardship (check all that apply)	Required Hardship Documentation
<b>Unemployment</b>  <b>Start Date:</b> _____ <b>End Date:</b> _____  <input type="checkbox"/> <b>Currently Seeking Employment</b>  <input type="checkbox"/> <b>Not Available for Employment</b>  <input type="checkbox"/> <b>Re-Employed</b> <b>Start Date:</b> _____	<ul style="list-style-type: none"> <li>• <b>Non-RHS/USDA</b> – No documentation is required.</li> <li>• <b>RHS/USDA</b> – Unemployment Affidavit (If applicable, please initial below):             _____ If I/We are unable to provide an award/termination letter for proof of Unemployment, the initials will represents an affidavit of proof that I am actively seeking and are available for employment.         </li> </ul>
<b>Reduction in Income</b> A hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<ul style="list-style-type: none"> <li>• No documentation is required.</li> </ul>
<b>Increase in Housing-Related Expenses</b> A hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g. uninsured losses, increased property taxes, HOA special assessment)	<ul style="list-style-type: none"> <li>• <b>Non-RHS/USDA</b> – No documentation is required.</li> <li>• <b>RHS/USDA</b> – Documentation of the expense showing the increase.</li> </ul>
<b>Disaster</b> Disaster (natural or man-made) impacting the property or borrower's place of employment.	<ul style="list-style-type: none"> <li>• Documentation, such as a paystub, to show the employer's physical address if the disaster occurred at your place of employment.</li> <li>• No documentation is required <b>if the disaster impacted your property.</b></li> </ul>
<b>Long-term or Permanent Disability</b> A long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member.	<ul style="list-style-type: none"> <li>• No documentation is required.</li> </ul>
<b>Divorce or Legal Separation</b> Divorce or Legal Separation.	<ul style="list-style-type: none"> <li>• Final Divorce decree or separation agreement signed by the court; <b>or</b></li> <li>• Recorded quitclaim deed showing that the non-occupying borrower or additional borrower has relinquished all rights to the property</li> </ul>
<b>Separation of Borrowers Unrelated by Marriage, Civil Union, or Similar Domestic Partnership Under Applicable Law</b>	<ul style="list-style-type: none"> <li>• <b>Non-FHA</b> – No documentation is required.</li> <li>• <b>FHA</b> – Legally binding agreement evidencing that the non-occupying Borrower or Co-Borrower has relinquished all rights to the Property;</li> <li>• Recorded quitclaim deed showing that the non-occupying Borrower or additional Borrower has relinquished all rights to the property.</li> </ul>

*continues...*

Type of Hardship (check all that apply)	Required Hardship Documentation
<b>Death</b> Death of a borrower, or death of either the primary or additional wage earner in the household or a dependent family member	<ul style="list-style-type: none"> <li>Death Certificate <b>or</b></li> <li>Obituary or newspaper article reporting the death</li> <li><b>VA/RHS/USDA</b> — No documentation is required.</li> </ul>
<b>Distant Employment Transfer/Relocation</b>	<ul style="list-style-type: none"> <li><b>For active duty service members:</b> Permanent Change of Station (PCS) orders or letter showing transfer.</li> <li><b>For employment transfers/new employment:</b> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, <b>AND</b></li> <li>Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> <li><b>VA/RHS/USDA</b> — No documentation is required.</li> </ul>
<b>Other</b> A hardship that is not covered above. Please explain.	<ul style="list-style-type: none"> <li>Written explanation describing the details of the hardship and any relevant documentation</li> </ul>

## Borrower Income

Monthly Total Borrower Income Type & Amount	Required Income Documentation
<b>Borrower 1 gross (pre-tax) wages:</b>  Employer Name: _____  Employment Start Date: _____  If you work seasonally or in the education field, how many months per year are you paid: _____	<ul style="list-style-type: none"> <li>Most recent pay stubs and documentation of year-to-date earnings if not on pay stub.</li> <li>Weekly — 5 most recent pay stubs</li> <li>Bi-weekly — 3 most recent pay stubs</li> <li>Semi-Monthly or Monthly — 2 most recent pay stubs</li> </ul> <p><b>Note:</b> Please indicate if any deductions/garnishments on your paycheck will end soon: end date: _____</p> <ul style="list-style-type: none"> <li><b>FHA/VA</b> — No documentation is required.</li> </ul>
<b>Borrower 2 gross (pre-tax) wages:</b>  Employer Name: _____  Employment Start Date: _____  If you work seasonally or in the education field, how many months per year are you paid: _____	<ul style="list-style-type: none"> <li>Most recent pay stubs and documentation of year-to-date earnings if not on pay stub.</li> <li>Weekly — 5 most recent pay stubs</li> <li>Bi-weekly — 3 most recent pay stubs</li> <li>Semi-Monthly or Monthly — 2 most recent pay stubs</li> </ul> <p><b>Note:</b> Please indicate if any deductions/garnishments on your paycheck will end soon: end date: _____</p> <ul style="list-style-type: none"> <li><b>FHA/VA</b> — No documentation is required.</li> </ul>

*continues...*

Monthly Total Borrower Income Type & Amount		Required Income Documentation
<b>Overtime</b> Recurring                      Temporary		<ul style="list-style-type: none"> <li>Most recent pay stub and documentation of year-to-date earnings if not on pay stub.</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Tips, Commissions, Bonuses</b> (identify which type): _____ How often is received: _____ Will it continue:                      Yes                      No		<ul style="list-style-type: none"> <li>Most recent pay stub and documentation of year-to-date earnings if not on pay stub.</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Self-Employment Income</b> (includes 1099 income) Percentage of Business Ownership (if applicable): _____		<ul style="list-style-type: none"> <li>Most recent quarterly signed and dated profit/loss statement  <b>Note:</b> If mortgage assistance request is for a Pre-foreclosure sale (short sale) and you are unable to provide tax return with all schedules and supporting bank statements, the profit/loss statement must be compiled by a Certified Public Accountant (CPA).</li> <li>Bank Statements for the Provided Profit &amp; Loss statement period showing self-employment income deposit amounts</li> <li><b>Note:</b> If using personal Bank Statements, please identify the transactions related to the business.</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Unemployment Benefit Income</b>		<ul style="list-style-type: none"> <li>Unemployment Award Letter  <b>Note:</b> If letter not available, Statements may be provided</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Taxable Social Security, Pension, Disability, Death Benefits, Adoption Assistance, Housing Allowance, &amp; Other Public Assistance</b> <b>Note:</b> Please Identify Type: _____		<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>AND</b></li> <li>Award letters or other documentation showing the amount and frequency of the benefits.</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Non-taxable Social Security or Disability Income</b>		<ul style="list-style-type: none"> <li>Two most recent bank statements showing deposit amounts <b>AND</b></li> <li>Social Security or Disability Award Letters or other documentation showing the amount and frequency of benefits.</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Rental Income</b> (Rents received; minus expenses other than mortgage expense) <b>Note:</b> Please indicate if you have rental income for more than one property. # of Properties: _____		<ul style="list-style-type: none"> <li>Two most recent bank statements demonstrating receipt of rent; <b>or</b></li> <li>Two most recent deposited rent check <b>AND</b> <ul style="list-style-type: none"> <li>Lease Agreement; <b>or</b></li> <li>Schedule E (Tax Return)</li> </ul> </li> <li>If not the subject property: most recent mortgage statement, homeowner's insurance statement, and property tax statement.</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Investment or Annuity Income</b>		<ul style="list-style-type: none"> <li>Two most recent investment statements, annuity contract; <b>or</b></li> <li>Two most recent bank statements supporting receipt of the income</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>

continues...

Monthly Total Borrower Income Type & Amount		Required Income Documentation
<b>Other Income Sources Not Listed Above</b> (if applicable)  <b>Note:</b> You are <b>not</b> required to reveal your alimony, child support, or separate maintenance income if you don't want us to consider it for the application.		<ul style="list-style-type: none"> <li>Two most recent bank statements showing receipt of income; <b>or</b></li> <li>Other documentation showing the amount and frequency of the income</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>
<b>Non-Borrower Occupant Financial Contribution</b> (if applicable) <b>Does anyone not listed on the loan live in and contribute financially to the household?</b>  <div style="display: flex; justify-content: space-around;"> <span>Yes</span> <span>No</span> </div> If yes, please provide First & Last name(s):  1.  2.  Type(s) of Income:  1.  2.  If there is a person not on the account who resides in and contributes the whole income to the household, please include monthly amount contributed to the household (including amount contributed to the mortgage). <b>Note:</b> Please indicate any living expenses for this person(s) in the <u>Contributor</u> column of the monthly living expenses section.		<ul style="list-style-type: none"> <li>Based on type of income the contributor receives please include the corresponding documents based on the above requirements.</li> <li>Contributor(s) will need to complete attached AUTHORIZATION TO RUN CREDIT ON A NON-BORROWING OCCUPANT</li> <li><b>FHA/VA</b> – No documentation is required.</li> </ul>

## Current Borrower Assets

Do not include retirement plans when calculating your assets (401(k) plans, pension funds, IRA's Keogh plans, college savings accounts, etc.).

**Please provide the most recent statement for each account listed.**

Checking Accounts & Cash on Hand	
Savings, Money Market Funds, and Certificates of Deposits (CDs)	
Stocks and Bonds (non-retirement accounts)	
Other:	

## Household Expenses/Debt

Please enter all household expense/debt and additional living expenses amounts in Borrower(s) column. Please enter expenses for Contributor(s) if applicable.

Monthly Expenses/Debt	Borrower(s)	Contributor(s)	Required Documentation
<b>Tuition/School</b>			<ul style="list-style-type: none"> <li><b>Non-RHS/USDA</b> — No documentation required</li> <li><b>RHS/USDA</b> — You will be notified if documentation is required.</li> </ul>
<b>Child Care</b> (daycare, babysitting)			<ul style="list-style-type: none"> <li><b>Non-RHS/USDA</b> — No documentation required</li> <li><b>RHS/USDA</b> — You will be notified if documentation is required.</li> </ul>
<b>Automobile Expenses</b> (insurance, maintenance, gas, tolls, bus, train)			<ul style="list-style-type: none"> <li>No documentation required</li> </ul>
<b>Food</b> (groceries, dining out, school lunch accounts)			<ul style="list-style-type: none"> <li>No documentation required</li> </ul>
<b>Life Insurance Premium</b> (not withheld from pay)			<ul style="list-style-type: none"> <li>No documentation required</li> </ul>
<b>Health Insurance* &amp; Medical Expenses</b> (* not withheld from pay)			<ul style="list-style-type: none"> <li><b>Non-RHS/USDA</b> — No documentation required</li> <li><b>RHS/USDA</b> — You will be notified if documentation is required.</li> </ul>
<b>Utilities</b> (electric, water, sewer, gas, oil, trash)			<ul style="list-style-type: none"> <li><b>Non-RHS/USDA</b> — No documentation required</li> <li><b>RHS/USDA</b> — You will be notified if documentation is required.</li> </ul>
<b>Religious &amp; Charitable Contributions</b>			<ul style="list-style-type: none"> <li><b>Non-RHS/USDA</b> — No documentation required</li> <li><b>RHS/USDA</b> — You will be notified if documentation is required.</li> </ul>
<b>Cable, Internet, and Home/Mobile Phone</b>			<ul style="list-style-type: none"> <li><b>Non-RHS/USDA</b> — No documentation required</li> <li><b>RHS/USDA</b> — You will be notified if documentation is required.</li> </ul>
<b>Recurring Monthly Subscriptions</b> (movie/show providers, gym memberships, music)			<ul style="list-style-type: none"> <li><b>Non-RHS/USDA</b> — No documentation required</li> <li><b>RHS/USDA</b> — You will be notified if documentation is required.</li> </ul>
<b>1st Mortgage Principal &amp; Interest Payment</b>			<ul style="list-style-type: none"> <li>No documentation required</li> </ul>
<b>2nd Mortgage Principal &amp; Interest Payment</b>			<ul style="list-style-type: none"> <li>No documentation required</li> </ul>
<b>Homeowner's Insurance</b> (if not paid by lender)			<ul style="list-style-type: none"> <li>Most recent statement, if not paid by Lender</li> <li><b>FHA/VA</b> — No documentation required.</li> </ul>
<b>Property Taxes</b> (if not paid by lender)			<ul style="list-style-type: none"> <li>Most recent statement, if not paid by Lender</li> <li><b>FHA/VA</b> — No documentation required.</li> </ul>
<b>HOA / Condo Fees / Co-Op Fees / Property Maintenance</b>			<ul style="list-style-type: none"> <li>Most recent statement</li> <li><b>FHA/VA</b> — No documentation required.</li> </ul>
<b>Mortgage Payments on Other Properties</b> # of additional properties: _____			<ul style="list-style-type: none"> <li>Most recent statement</li> <li><b>FHA/VA</b> — No documentation is required</li> </ul>

Monthly Expenses/Debt	Borrower(s)	Contributor(s)	Required Documentation
<b>Monthly Credit Cards/Installment Loan(s)</b> (total minimum payment)			• No documentation required
<b>Student Loans</b>			• No documentation required
<b>Monthly Child Support/Alimony Paid</b>			• No documentation required
<b>Monthly Auto Lease/Payment</b> # of Vehicles: _____			• No documentation required
<b>TOTAL:</b>			

## Borrower Certification and Agreement

I understand that I will be considered for all mortgage assistance options available to me. I certify the following:

1. All information in this affidavit is true and accurate and the events identified are the reason that I/we need to request a modification of the terms of the mortgage, short sale, or deed in lieu of foreclosure. Knowingly submitting false information may violate Federal and other applicable law.
2. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud, or misrepresented any facts in connection with this document, the Servicer may cancel any Agreement and may pursue foreclosure on my home and/or pursue any available legal remedies.
3. I agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party\* communications.
4. I acknowledge and agree that my 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.
5. I consent to the servicer or authorized third party\* obtaining a current credit report for the borrower and co-borrower.
6. I consent to the disclosure by my servicer, authorized third party,\* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.
7. I agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan. If my loan is insured by FHA/VA/RHS/USDA, acceptance of any offered plan is contingent on my signing and returning the plan agreement by the date specified in the offer. For an FHA/VA/RHS/USDA loan, sending timely payments under the plan terms without submission of the signed documents does not result in acceptance of the offered plan.
8. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party.\*
9. Non-Borrower Occupant (FHA loans only) – I acknowledge if a loan modification is approved based on the evaluation of this application, I will be required to sign the Loan Modification Agreement and the loan modification agreement.

*\* An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.*



10. If I, or someone on my behalf, has submitted a Fair Debt Collections Practices Act Cease and Desist notice to New American Funding, I withdraw that notice and understand that New American Funding must contact me throughout the mortgage assistance process. I consent to being contacted at any telephone number, including mobile telephone number, or email address I have provided to New American Funding.
11. If I'm eligible for an assistance option that requires an escrow account to pay property taxes and/or hazard insurance and my loan didn't have one, New American Funding may establish one to make tax and/or insurance payments on my behalf.

**By signing this document, I/we certify that all the information is truthful. I/We understand that knowingly submitting false information may constitute fraud.**

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Coborrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Non-Borrowing Occupant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Non-Borrowing Occupant Signature

\_\_\_\_\_  
Date

**Please submit your completed application, together with the required documentation to New American Funding:**

**Via Mail:** P.O. Box 170581, Austin, TX 78717      **Via Fax:** 855-807-1178      **Via Email:** [homeretention@nafinc.com](mailto:homeretention@nafinc.com)

We will contact you within five (5) business days to acknowledge receipt and let you know if you need to send additional information or documents.

**We will use the information you provided to help us identify the assistance you may be eligible to receive.**

## Authorization to Run Credit on a Non-Borrowing Occupant

Complete this form if the mortgage assistance option includes income from a household member who is not on the Note.

For FHA loans, if a loan modification is offered based on the inclusion of non-borrower income, the non-borrower will be added to the loan and assumes personal liability for repayment of the Note in accordance with the agreed upon loss mitigation terms.

FHA and USDA loans require a non-borrowing occupant's (income contributor) debt obligations that appear on their credit report to be included in the borrower's debt-to-income ratio required to qualify for FHA and USDA assistance.

Please complete the sections below, sign and return this authorization along with your completed RMA.

I reside in the home at \_\_\_\_\_ and request my income to be included in the review for a modification on the loan secured by the property address that is the subject of this application for mortgage assistance. I consent to allow New American Funding to order a current credit report for me in connection with this application for mortgage assistance.

### Borrower

### Non-Borrower Occupant

Full Name

Full Name

Social Security Number

Date of Birth

Social Security Number

Date of Birth

Address

Address

City

State

Postal Code

City

State

Postal Code

Home Phone

Work/Cell Phone

Home Phone

Work/Cell Phone

**I/We give permission for New American Funding to run my/our credit report.**

Borrower Signature

Date

Non-Borrower Occupant Signature

Date

Subject Property Address

Loan Number

## Attorney Consent For Communication With Borrower in Bankruptcy

If you are in ACTIVE BANKRUPTCY, or you plan to file bankruptcy, please have counsel complete this consent form and send in with all other required documentation.

**To be faxed directly to New American Funding from Attorney's Office.**

\_\_\_\_\_  
Name of Law Firm

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone Number

**To: New American Funding**

11001 Lakeline Blvd., Bldg. 1, Suite 325,  
Austin, TX 78717

\_\_\_\_\_  
RE (Name of Borrower(s))

**Fax Number:** +1 (855) 807-1178

\_\_\_\_\_  
Bankruptcy Case

\_\_\_\_\_  
Creditor

\_\_\_\_\_  
Account Number

Because your client is involved in an active bankruptcy case and is represented by you, we are asking for your consent to communicate directly with your client and to discuss possible mortgage assistance options that may be available. If a mortgage assistance option is approved and additional court involvement is necessary, we will contact your office again to obtain the required consent.

Please indicate your consent by checking the appropriate line below. Then sign and date this form and fax it to us. Otherwise please indicate below with a check mark on the line that applies if you do not consent for us to have direct communication with your client, or they are no longer represented by you and send back to us by fax.

I have been retained and provide my consent to communicate with my client for mortgage assistance options. Select this option if you are the attorney representing our customer and would like to give New American Funding permission to interact verbally and in writing with the customer.

I do not consent to direct communication with my client referenced below. Please direct all communication through me. Select this option if you are the attorney representing our customer and do not give New American Funding permission to interact directly with the customer. If you select this option, please send this back to us without providing your signature below.

I have not been retained or no longer represent the customer. Select this option if you are not the attorney representing our customer. If you select this option, please send this back to us without providing your signature below.

**Authorized Signature:**

\_\_\_\_\_  
Signature of Counsel

\_\_\_\_\_  
Date

\_\_\_\_\_  
Attorney Name (please print)