



UNITED WHOLESALE MORTGAGE

Loan Number: <<Loan Number>>

Mortgage Assistance Application

Borrower Information

Borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Co-borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Preferred contact method (choose all that apply): Cell phone Home phone Work phone Email Text - checking this box indicates your consent to for text messaging

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? Yes No

Property Detail

Property Address: _____

Mailing address (if different from property address): _____

The property is currently: A primary residence A second home An investment property

The property is (select all that apply): Owner occupied Renter occupied Vacant

I want to: Keep the Property Sell the Property Transfer ownership of the property to my servicer Undecided

Is the property listed for sale? Yes No - If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable: _____

Is the property subject to condominium or homeowners' association (HOA) fees? Yes No

If yes, indicate monthly dues:

\$ _____



Hardship Detail

The hardship causing mortgage payment challenges began on approximately (date)_____ and is believed to be:

- Short-term (up to 6 months) Long-term or permanent (greater than 6 months) Resolved as of (date)_____

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment Are you currently seeking employment? <input type="checkbox"/> Yes <input type="checkbox"/> No	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Reduction in income: 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"> ▪ Not required
<input type="checkbox"/> Increase in housing-related expenses: 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"> ▪ Not required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> ▪ Written statement from the borrower, or other documentation verifying disability or illness Note: Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Divorce or legal separation <input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable	<ul style="list-style-type: none"> ▪ Final divorce decree or final separation agreement OR ▪ Legally binding document agreement evidencing that non occupying borrower has relinquished all rights to the property AND ▪ Recorded quitclaim deed
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> ▪ Death certificate OR ▪ Obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> <input type="checkbox"/> For active duty service members: Permanent Change of Station (PCS) orders or letter showing transfer. <input type="checkbox"/> For employment transfers/new employment: Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation is not applicable, AND ▪ Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)
<input type="checkbox"/> Other – hardship that is not covered above: _____ _____ _____	<ul style="list-style-type: none"> <input type="checkbox"/> Written explanation describing the details of the hardship and any relevant documentation



Borrower Income

Please enter all borrower income amounts in middle column.

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> ▪ If paid weekly: 5 paystubs required ▪ If paid bi-weekly: 3 paystubs required ▪ If paid semimonthly: 2 paystubs required ▪ If paid monthly: 1 paystub required
Self-employment income	\$	<ul style="list-style-type: none"> ▪ Most recent signed and dated quarterly or year-to-date profit/loss statement AND ▪ Two most recent bank statements showing self-employed income deposit amounts OR ▪ Most recent complete and signed business tax return OR ▪ Most recent complete and signed individual federal income tax return
Unemployment benefit income	\$	<ul style="list-style-type: none"> ▪ No documentation required
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> ▪ Award letters or other documentation showing the amount and frequency of the benefits AND ▪ Two most recent bank statements showing deposit amounts
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> ▪ Award letters or other documentation showing the amount and frequency of the benefits AND ▪ Two most recent bank statements showing deposit amounts
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> ▪ Current Lease Agreement AND ▪ Two most recent bank statements demonstrating receipt of rent OR ▪ Two most recent deposited rent checks
Investment or insurance income	\$	<ul style="list-style-type: none"> ▪ Two most recent investment statements OR ▪ Two most recent bank statements supporting receipt of the income
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> ▪ Two most recent bank statements showing receipt of income OR ▪ Other documentation showing the amount and frequency of the income
Savings, money market funds, and Certificates of Deposit (CDs)	\$	
Stocks and bonds (non-retirement accounts)	\$	
Other:	\$	



Borrower Income

1. I certify and acknowledge that all the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly, submitting false information may violate Federal and other applicable laws.
2. 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.
3. 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.
4. I consent to the servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. 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 Fannie Mae, Freddie Mac, or 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, including but not limited to providing mortgage assistance, verifying any data or information contained in this application, and performing audit and quality control reviews . 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, and (f) my tax return and the information contained therein.
6. 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.
7. 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.

* 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.

Borrower signature: _____ Date: _____

Co-Borrower signature: _____ Date: _____



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Income Breakdown

Please enter all borrower income amounts in middle column.

Income Type	Borrower Monthly Income	Co-Borrower Monthly Income
Paystub-W2		
Self-Employment		
Unemployment		
Social Security, Pension, Disability, death benefits, housing allowance, or other public assistance		
Non-Taxable Social Security or Disability		
Rental		
Investment or insurance		
Other		

Current Assets

Exclude retirements funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Asset Type	Borrower Asset	Co-Borrower Asset
Checking Account(s) and cash on hand		
Savings, money market funds, and Certificate of Deposit (CD)		
Stocks and Bonds (non-retirement account)		
Other		



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Expense Breakdown

Please enter all monthly living expenses, excluding past due amounts.

Monthly Living Expenses	Borrower	Co-Borrower
Food		
Auto (gas, parking, bus fare, etc)		
Utilities (gas, electric, water)		
Garbage		
Cable Bill		
Phone		
Medical (not included in income deductions)		
Child Care		
Rent		
Entertainment		
Other		

Liabilities

Please enter all monthly liabilities.

Monthly Living Expenses	Borrower	Co-Borrower
Automobile		
Credit Card		
Personal Loans		
Student Loans		
Mortgage (other than property)		
Other		

I certify and acknowledge that all the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly, submitting false information may violate Federal and other applicable laws.

Borrower signature: _____ Date: _____

Co-Borrower signature: _____ Date: _____