

Hardship Affidavit

▶ Loan I.D. Number _____

| BORROWER | CO-BORROWER |
|------------------------|------------------------|
| Borrower's name | Co-borrower's name |
| Social Security Number | Social Security Number |

Property address (include city, state and zip):

| | | | |
|----------------------------|--|--|--|
| <i>I want to:</i> | <input type="checkbox"/> Keep the Property | <input type="checkbox"/> Sell the Property | |
| <i>The property is my:</i> | <input type="checkbox"/> Principal Residence | <input type="checkbox"/> Second Home / Seasonal Rental | <input type="checkbox"/> Year-Round Rental |
| <i>The property is:</i> | <input type="checkbox"/> Owner Occupied | <input type="checkbox"/> Tenant Occupied | <input type="checkbox"/> Vacant <input type="checkbox"/> Other _____ |

HARDSHIP AFFIDAVIT

I (We) am/are requesting assistance.

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 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 back of page 2 if necessary):

Have you filed for bankruptcy? ☐ Yes ☐ No If yes: ☐ Chapter 7 ☐ Chapter 13 Filing Date: _____

Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number _____

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

ACKNOWLEDGEMENT AND AGREEMENT

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification or forbearance of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand and acknowledge that the Servicer, the owner or guarantor of my mortgage loan, or their respective agents may require me to provide additional supporting documentation.
3. I authorize and give permission to the Servicer and their respective agents, to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate 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 certify that the property for which I am requesting assistance is a habitable residential property that is not subject to a condemnation notice.
5. 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.
6. 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.
7. I understand that my Servicer will collect and record personal information that I submit in this Hardship Affidavit and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about my account balances and activity.
8. 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, please call us at (888) 818-6032.

If you have questions about financial counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673).

The Hotline offers free HUD-certified counseling services in English and Spanish.

**NOTICE TO BORROWERS**

The information contained in these documents is subject to examination and verification. By signing this document you certify, represent and agree that: "all documents and information I have provided to my Servicer, including the documents and information regarding my hardship, are true and correct."

Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about Assistance Programs 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.