



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. If you are no longer experiencing a hardship, and you have funds available to bring the account current, please call us for the total amount due.

You will need to return: (1) this completed, signed and dated Request for Mortgage Assistance (RMA); and (2) all required income documentation identified in Section 7.

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.

Sección 1

A

La información aquí provista debe ser idéntica a la que consta en SPS.

A

SECTION 1: BORROWER INFORMATION (REQUIRED)

Please provide at least one phone number in the section below:

BORROWER	
BORROWER NAME	
SOCIAL SECURITY NUMBER DATE OF BIRTH (MM/DD/YYYY)	
HOME PHONE NUMBER WITH AREA CODE	
WORK PHONE NUMBER WITH AREA CODE	
CELL PHONE NUMBER WITH AREA CODE	
<input type="checkbox"/> By checking this box, I consent to being contacted at this cellular number	
MAILING ADDRESS	

CO-BORROWER	
CO-BORROWER NAME	
SOCIAL SECURITY NUMBER DATE OF BIRTH (MM/DD/YYYY)	
HOME PHONE NUMBER WITH AREA CODE	
WORK PHONE NUMBER WITH AREA CODE	
CELL PHONE NUMBER WITH AREA CODE	
<input type="checkbox"/> By checking this box, I consent to being contacted at this cellular number	
MAILING ADDRESS	

Sección 2

B

Seleccione la casilla correcta para indicar su intención con respecto a la propiedad.

B

SECTION 2: RESOLUTION PLAN (REQUIRED)

I want to: (Please check the option that applies)

- Keep the Property** – Retaining the property requires bringing the account current through one of several options. The account will be evaluated for all eligible options from the list below:
A modification which includes adding the past due interest and other advances to the unpaid principal balance and adjusting the account terms and/or payment amount,
A payment deferral which brings the account current by deferring the payment of past due principal and interest amounts until the account is paid off or matures,
A repayment plan which brings the account current by adding a portion of the past due amount to the monthly payment for a period of up to 12 months, or
An unemployment forbearance plan which requires monthly payments based on a percentage of the monthly benefit amount being received for a period of up to 6 months followed by either a reinstatement of the account or evaluation for other home retention options.
- Sell the Property** – Selling the property for less than the payoff amount is commonly referred to as a Short Sale.
- Negotiate the Payoff** – Paying off the account, through a refinance or other funds, for less than the payoff amount due is commonly referred to as a Short Payoff.
- Surrender the Property** – Relinquishing the property and signing the deed to the owner of the account is commonly referred to as a Deed-in-Lieu of Foreclosure.

Sección 3

C

En esta casilla describa las dificultades económicas que está atravesando y cómo le han afectado.

C

SECTION 3: HARDSHIP EXPLANATION (REQUIRED)

REQUIRED: Explanation of hardship. Please provide details and dates. (Continue on a separate sheet of paper if necessary. Please indicate "See Attached" in the space below if utilizing additional pages):

Sección 4

A Seleccione por favor un estado que se aplica: Al menos un prestatario esta desempleado y recibe/recibira beneficios de desempleo.

Si o No.

Sección 5

B Llene esta sección en su totalidad. Si usted requiere asistencia de SPS para varias propiedades, entonces debe llenar un formulario por cada propiedad.

Sección 6

C Seleccione "Yes" si usted vive en la propiedad por la cual solicita asistencia.

Seleccione "No" si la propiedad por la cual solicita asistencia no es su residencia principal (es alquilada o es una vivienda vacacional).

D Si usted selecciono "sí" y habita en una propiedad asistida por SPS, esta sección no es requerida. Usted no debe llenar el resto de la información contenida en esta página.

A	SECTION 4: EMPLOYMENT STATUS (REQUIRED)
	Please check the status that applies: At least one borrower is unemployed and receiving/will receive unemployment benefits <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, a copy of your most recent unemployment benefits statement must be submitted with this document
B	SECTION 5: PROPERTY INFORMATION (REQUIRED)
	This section must be completed with information pertaining to the property for which assistance is requested. If you are requesting assistance for multiple properties serviced by SPS, please complete a separate form for each property. Property Address: _____ SPS Account Number: _____ Other mortgage or liens on the property <input type="checkbox"/> Yes <input type="checkbox"/> No (if "Yes", the Lien Holder/Service Name and Account Number are required) Lien Holder/Service Name: _____ Account Number: _____ Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No (if "Yes", the Association Name, Monthly Fee and Payment Status are required) Name and Address fees are paid to: _____ Monthly Fee \$ _____ Are fees paid current? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No (if "Yes", the Listing Information and Offer details are required) List Date? _____ Listing Agent's Name: _____ Phone Number: _____ Have you received a purchase offer? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount of Offer: _____ Closing Date: _____
D	SECTION 6: OCCUPANCY INFORMATION (REQUIRED)
	This section must be completed with information pertaining to the property for which assistance is requested. If you are requesting assistance for multiple properties serviced by SPS, please complete a separate form for each property. <div style="text-align: center;"> C REQUIRED: I am requesting mortgage assistance with my principal residence <input type="checkbox"/> Yes <input type="checkbox"/> No (If you selected "No", you must complete the remainder of this section) </div> This property is a <input type="checkbox"/> Rental <input type="checkbox"/> Second/Seasonal Home Do you have a monthly mortgage or rent payment on your principal residence? <input type="checkbox"/> Yes <input type="checkbox"/> No (if "Yes", the Name and Account Number are required) Lien Holder/Service Name: _____ Account Number: _____ Is the payment on your principal residence current? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No", number of months your payment is past due (if known): _____ If requesting assistance with a rental property, property is currently: <input type="checkbox"/> Vacant and available for rent <input type="checkbox"/> Occupied without rent by your legal dependent, parent or grandparent as their principal residence <input type="checkbox"/> Occupied by a tenant as their principal residence <input type="checkbox"/> 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: _____ _____ _____ _____ _____

Cómo completar la solicitud de asistencia hipotecaria

Sección 7

- A** Complete esta sección con atención. Se le pedirá que proporcione documentación que pruebe todos los ingresos consignados.
- B** Alquileres brutos recibidos: en esta casilla, incluya el total de los ingresos recibidos por alquileres de todas las propiedades que usted posea.
- C** La casilla de "Otros" ingresos debe usarse para cualquier otra fuente de ingreso regular. Debe proporcionar pruebas de ingreso.
- D** La casilla de "Otros" gastos debe usarse para cualquier otro tipo de gasto. Utilice un campo diferente para cada gasto.
- E** Todo las personas que soliciten un préstamo (deudores) deben adjuntar el formulario IRS 4506T o el 4506tEZ firmado. Este formulario se puede obtener de la pagina web www.spservicing.com/ www.irs.gov. Su formulario 4506T o 4506T- EZ completado y firmado se puede usar para solicitar una copia de su declaracion de impuestos del IRS.
- F** Incluya las fechas de contratación de su(s) empleo(s) actual(e)s. En esta sección, usted debe proporcionar los recibos de pago más recientes de todos sus empleos. El nombre del empleo que figura en el recibo de pago debe ser idéntico al que consigne en esta sección. Si usted es trabajador estacional, anote en esta sección el número de meses al año durante los cuales es empleado.
- G** Si usted trabaja por su cuenta, debe proporcionar el estado de pérdidas y ganancias. No es necesario que un contador realice ese documento.
- H** Si usted recibe propinas, comisiones, bonos, subsidios de vivienda o pagos por horas extras, debe informar con qué frecuencia los percibe y proporcionar documentación que pruebe esos ingresos.
- I** Si usted recibe beneficios por discapacidad, fallecimiento, una pensión, ayuda social o asistencia para adopción, debe proporcionar documentación que indique con qué frecuencia las recibe y cuál es el monto.
- J** Si usted recibe una pensión alimenticia, ayuda económica para sus hijos o para Ud. por estar separado/a, debe proporcionar una copia del acta de divorcio, del acuerdo de separación o de otro documento legal escrito, en el que se consigne el monto de los pagos y el período por el cual usted tiene derecho a recibirlos. También debe proporcionar copias de los dos últimos estados de cuenta bancarios o avisos de depósito que demuestren que usted ha recibido el pago.

SECTION 7: COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER (REQUIRED)					
This section must be completed with the details of the monthly household income and expenses, as well as the total of all assets for both the borrower and co-borrower on the account. Where "Other" is entered, please specify the income, expense or asset type.					
Monthly Household Income		Monthly Household Expenses/Debt (*Primary Residence Expense Only)		Household Assets	
Monthly Gross Wages	\$	First Mortgage Principal & Interest Payment or Rent Payment*	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Principal & Interest Payment*	\$	Checking Account(s)	\$
Self-employment Income	\$	Homeowner's Insurance*	\$	Savings Account(s)	\$
Unemployment Income	\$	Property Taxes*	\$	Money Market	\$
Untaxed Social Security or Disability	\$	HOA/Condo Fees*	\$	CDs	\$
Food Stamps/Welfare	\$	Credit Card/Installment Payments (total minimum payment)	\$	Stocks/Bonds	\$
Taxable Social Security or Retirement Income	\$	Child Support/Alimony	\$	Other Cash on Hand	\$
Child Support/Alimony**	\$	Car Payments	\$	Value of all Real Estate except principal residence	\$
Tips, Commissions, Bonuses	\$	Mortgage Payments on Other Properties***	\$		
Gross Rents Received	\$	Utilities	\$		
Other _____	\$	Groceries	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Total Monthly Gross Income	\$	Total Monthly 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 mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance.

Required Income Documentation (We may request additional documentation to complete your evaluation)	
All Borrowers	Include: ➤ Copy of the signed and dated most recent year's tax return
<input type="checkbox"/> Do you earn a wage? Borrower Hire Date Job 1 (MM/DD/YY) _____ Borrower Hire Date Job 2 (MM/DD/YY) _____ Borrower Hire Date Job 3 (MM/DD/YY) _____ Co-borrower Hire Date Job 1 (MM/DD/YY) _____ Co-borrower Hire Date Job 2 (MM/DD/YY) _____ Co-borrower Hire Date Job 3 (MM/DD/YY) _____	➤ For each borrower who is a salaried employee or hourly wage earner, provide the two (2) most recent pay stubs for each job and the number of months throughout the year that the wage is earned. Borrower Job 1 Employer Name: _____ Borrower Job 2 Employer Name: _____ Borrower Job 3 Employer Name: _____ Co -Borrower Job 1 Employer Name: _____ Co -Borrower Job 2 Employer Name: _____ Co -Borrower Job 3 Employer Name: _____
<input type="checkbox"/> Are you self-employed?	➤ Provide your most recent signed and dated quarterly or year-to date profit and loss statement. Include the percentage of ownership for the business.
<input type="checkbox"/> Do you receive tips, commissions, bonuses, housing allowance or overtime?	➤ 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?	➤ Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider and the two (2) most recent months proof of receipt of payment (such as bank statements or deposit advices).
<input type="checkbox"/> Do you receive alimony, child support, or separation maintenance payments?	➤ 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 ➤ Copies of your two (2) most recent bank statements or deposit advices showing you have received payment. Notice: Alimony, child support or separation maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

Sección 7 (continued)

A Si en la página dos usted indicó que percibe un ingreso por un alquiler, debe proporcionar documentación de su estado de cuenta bancario que pruebe la frecuencia de ese ingreso.

Sección 8

B Complete esta sección si usted o su co-deudor poseen otras propiedades (aparte de aquella por la que se solicita ayuda) distintas de su residencia principal.

<p>A <input type="checkbox"/> Do you have income from rental properties that are not your principal residence?</p>	<p>➤ Provide your most recent Federal Tax return with all schedules, including Schedule E.</p> <p>If rental income is not reported on Schedule E or the gross rental amount has changed, provide a copy of the current lease agreement with the two (2) most recent months proof of receipt of payment (such as bank statements or deposit advices).</p>
<p>Additional documentation may be required to evidence additional sources of income not mentioned above, proof of occupancy, property tax amounts, homeowner's association fees and additional lien payments. You can find the most current list of required information by logging into your account at www.spservicing.com and clicking on Assistance Program Status.</p>	
<p>SECTION 8: OTHER PROPERTIES OWNED</p>	
<p>You must provide information about all properties NOT listed in section 5 (the account for which you are requesting assistance) and section 6 (primary residence) that either the borrower or co-borrower own.</p>	
<p>Other Property #1</p>	
<p>Property Address: _____ Account Number: _____ Current Value \$ _____</p>	
<p>Servicer Name: _____ Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____</p>	
<p>Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____</p>	
<p>Other Property #2</p>	
<p>Property Address: _____ Account Number: _____ Current Value \$ _____</p>	
<p>Servicer Name: _____ Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____</p>	
<p>Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____</p>	
<p>Other Property #3</p>	
<p>Property Address: _____ Account Number: _____ Current Value \$ _____</p>	
<p>Servicer Name: _____ Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____</p>	
<p>Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____</p>	
<p>Other Property #4</p>	
<p>Property Address: _____ Account Number: _____ Current Value \$ _____</p>	
<p>Servicer Name: _____ Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____</p>	
<p>Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____</p>	
<p>Other Property #5</p>	
<p>Property Address: _____ Account Number: _____ Current Value \$ _____</p>	
<p>Servicer Name: _____ Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____</p>	
<p>Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____</p>	
<p>Other Property #6</p>	
<p>Property Address: _____ Account Number: _____ Current Value \$ _____</p>	
<p>Servicer Name: _____ Mortgage Balance \$ _____ Monthly Mortgage Payment* \$ _____</p>	
<p>Property is: <input type="checkbox"/> Vacant <input type="checkbox"/> Second or Seasonal Home <input type="checkbox"/> Rented Gross Monthly Rent \$ _____ Monthly Taxes and Insurance** \$ _____</p>	
<p>* The amount of the monthly payment made to your lender – including, if applicable, monthly principal, interest, real property taxes and insurance premiums. **The amount of monthly property tax and insurance expense not included in the monthly mortgage payment.</p>	
<p>4</p>	

Sección 9

A

El deudor y co-deudor deben firmar esta página. Además, deben proporcionar el número de seguro social, fecha de nacimiento, fecha actual (la fecha no debe superar los 90 días desde que solicitó la asistencia). Los nombres del deudor y co-deudor que figuren en el espacio para firmar este formulario, deben ser idénticos a los del documento de la hipoteca con SPS.

A

SECTION 9: BORROWER AND CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT (REQUIRED)

1. I certify that all of the information in this RMA is truthful and the hardship(s) identified above has/have contributed to submission of this request for mortgage assistance.
2. I understand and acknowledge that the Servicer, the owner or guarantor of my mortgage, 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 account to investigate each borrower's eligibility for loss mitigation assistance 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 certify that my cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
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 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, and information about my account balances and activity.
9. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.
10. I understand that there may be tax implications for some assistance programs; and if approved for an assistance program, I will consult a tax advisor if I have questions about how completing the program may impact my taxable income.
11. I understand that my account will be reported to the credit reporting agencies to reflect any accepted and completed assistance program.

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

If you have questions about this document please call your servicer.

If you need 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

Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about Foreclosure Prevention Programs from your lender.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent account.
- 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.