Resources

For

Loss

Mitigation

HAMP Information and FAQ’s

- Have an unpaid principal mortgage balance that is equal to or less than:
  One unit: $729,750
  Two units: $934,200
  Three units: $1,129,250
  Four units: $1,403,400
- Have a first lien mortgage that was originated on or before January 1, 2009.
- Have a monthly mortgage payment (including taxes, insurance, and homeowners' association dues) greater than 31 percent of your monthly gross (pre-tax) income.
- Have a mortgage payment that is not affordable due to a financial hardship that can be documented.

These are the basic eligibility requirements. After you apply for HAMP, your mortgage servicer will be able to tell you if you qualify.

Q4. Can I be considered for a HAMP modification if I am in bankruptcy?

Yes, if you are in an active (open) chapter 7 or chapter 13 bankruptcy case, you must be considered for a HAMP modification if you, your attorney, or the bankruptcy trustee submits a request to the servicer. With your permission, the bankruptcy trustee may contact the servicer to request a HAMP modification.

Q5. How do I apply for a modification under HAMP?

To apply for a modification under HAMP, you must submit an "Initial Package" to your mortgage servicer that includes:

- A complete Request for Modification and Affidavit (RMA).
  - This form captures information on your income, expenses, subordinate liens on the property, and liquid assets.
  - It also includes a Hardship Affidavit and fraud notice.
- A complete Tax Authorization Form (IRS Form 4506T-EZ).
  - This form gives permission for your servicer to request a copy of the most recent tax return you have filed with the IRS.
- Proof of Income.
  - A checklist explaining what documents can be used as evidence of income is available at http://www.MakingHomeAffordable.gov/checklist.shtml.

If you are in an active (open) chapter 7 or chapter 13 bankruptcy case, some servicers may accept copies of your bankruptcy schedules and tax returns (if returns are required to be filed) in place of the RMA and Form 4506T-EZ. You should consult with your servicer to clarify the documents required. If your bankruptcy schedules are more than 90 days old when the mortgage servicer receives them, you must provide updated proof of income to determine HAMP eligibility.

The mortgage servicer's phone number and email address is on your monthly mortgage bill or coupon book. Please be patient yet persistent. Your servicer may be handling a large volume of inquiries about the program and it may take some time before your servicer is able to process your application.

For more details on the required information and forms, visit the "Request a Modification" section of www.MakingHomeAffordable.gov. You may also obtain copies of these forms from your bankruptcy trustee.

If you would like to speak to a housing counselor approved by the Department of Housing and Urban Development (HUD), call the Homeowner's HOPE™ Hotline at 888-995-HOPE (4673). HUD-approved housing counselors can help you evaluate your income and expenses, understand your options, and apply to your servicer for HAMP. This counseling is FREE.

If you have already missed one or more mortgage payments and have not yet spoken to your mortgage servicer, call your servicer immediately.

Q6: How much will a HAMP modification cost me?

If you qualify for HAMP, you will never be required to pay a modification fee or past-due late fees. If there are costs associated with the modification, such as payment of back taxes, your mortgage servicer will give you the option of adding them to the amount you owe on your mortgage or paying some or all of the expenses in advance. Paying these expenses in advance will reduce your new monthly payment and save interest costs over the life of your loan.

If you would like assistance from a housing counseling agency approved by HUD or are referred to a HUD-approved counselor as a condition of the modification, you will not be charged a counseling fee. Beware of any organization that attempts to charge an up-front fee for housing counseling or modification of a delinquent loan, or any organization that claims to guarantee success.

Q7. How will the HAMP modification affect my loan?

Your mortgage servicer may offer various options to you, including:

- Reducing your interest rate to as low as 2 percent.
- Extending the term of your loan up to 40 years.
- Deferring a portion of the principal payment to a balloon payment at the end of the loan term.
- Forgiving a portion of the principal.

Before you agree to a HAMP modification, consult with your attorney for information about the affect of the modification.

Q8. Do I have to go through a trial period for a HAMP modification?

Generally, if you are eligible for HAMP, your mortgage servicer will put you on a three-month trial plan to demonstrate your ability to make timely payments at the new monthly payment level. If you successfully make all required payments during the trial period and the income and expense information you provided is determined to be accurate, your servicer will execute an official modification agreement. You will be required to sign the modification agreement and other documents and attest that all of the information you provided to your servicer was true and accurate. Misrepresenting any required information is a violation of Federal law and has serious legal consequences.

At the discretion of the mortgage servicer, if you are in an active (open) chapter 13 bankruptcy case and you are determined to be eligible for HAMP, you might not have to complete a trial period plan. For more information about waiver of the trial period, consult with your attorney or, if you do not have an attorney, consult with the bankruptcy trustee.

Q9. What if my home is scheduled for a foreclosure sale?

Contact your mortgage servicer immediately and ask to be considered for HAMP. Servicers participating in the HAMP program are not allowed to proceed with a foreclosure sale while you are being evaluated for HAMP. In order to conduct the HAMP evaluation, your servicer must receive all the required documents prior to seven business days before the scheduled foreclosure sale date. You may also contact a HUD-approved housing counselor for help by calling 888-995-HOPE (4673).

Q10. Will I be able to get a modification if I am in a HAMP trial period plan and subsequently file bankruptcy?

Yes, if you are in a HAMP trial period plan and subsequently file bankruptcy, you may not be denied a HAMP modification on the basis of the bankruptcy filing. The mortgage servicer must work with you or your attorney to obtain any required court and/or trustee approvals. The servicer should extend the trial period plan as necessary to accommodate delays in obtaining court approvals or receiving your trial period payments when they are made to a trustee. However, servicers are not required to extend the trial period beyond two months, resulting in a maximum five-month trial period. If the trial period is extended, you shall make a trial period payment for each month of the trial period, including any extension month.

Q11. What happens in chapter 13 bankruptcy if I'm in a trial period plan under HAMP?

If you are in an active (open) chapter 13 bankruptcy case and, after filing bankruptcy, you made payments as required by a HAMP trial period plan, the mortgage servicer may not do any of the following: (1) object to confirmation of your chapter 13 plan, (2) move for relief from the automatic bankruptcy stay, or (3) move for dismissal of your chapter 13 case on the ground that you paid only the amounts due under the trial period plan.

Q12. Am I eligible for HAMP if I have received a chapter 7 bankruptcy discharge?

Yes, even if you have received a chapter 7 bankruptcy discharge, you are eligible for HAMP. If you did not reaffirm your mortgage debt, the following language must be inserted in the Home Affordable Modification Agreement:

"I was discharged in a chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents. Based on this representation, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement."

Making Home Affordable Program

Servicer Performance Report Through April 2010

Appendix: Non-GSE Participants in HAMP

Allstate Mortgage Loans & Investments, Inc.
American Eagle Federal Credit Union
American Home Mortgage Servicing, Inc
AMS Servicing, LLC
Aurora Loan Services, LLC
Bank of America, N.A.[1]
Bank United
Bay Federal Credit Union
Bay Gulf Credit Union
Bayview Loan Servicing, LLC
Carrington Mortgage Services, LLC
CCO Mortgage
Central Florida Educators Federal Credit Union
Central Jersey Federal Credit Union
Chase Home Finance, LLC
CitiMortgage, Inc.
Citizens 1st National Bank
Citizens First Wholesale Mortgage Company
Community Bank & Trust Company
CUC Mortgage Corporation
Digital Federal Credit Union
DuPage Credit Union
Eaton National Bank & Trust Co
Farmers State Bank
Fidelity Homestead Savings ~~Bank~~
First Bank
First Federal Savings and Loan
First Keystone Bank
First National Bank of Grant Park
Franklin Credit Management Corporation
Fresno County Federal Credit Union
Glass City Federal Credit Union
Glenview State Bank
GMAC Mortgage, Inc.
Golden Plains Credit Union
Grafton Suburban Credit Union
Great Lakes Credit Union
Greater Nevada Mortgage Services
Green Tree Servicing LLC
Hartford Savings Bank
Hillsdale County National Bank
HomEq Servicing
HomeStar Bank & Financial Services
Horicon Bank
Horizon Bank, NA
Iberiabank
IBM Southeast Employees' Federal Credit Union
IC Federal Credit Union
Idaho Housing and Finance Association
iServe Residential Lending LLC
iServe Servicing Inc.
J.P.Morgan Chase Bank, NA[2]
Lake City Bank
Lake National Bank
Litton Loan Servicing
Los Alamos National Bank
Marix Servicing, LLC
Metropolitan National Bank
Midwest Bank & Trust Co.
Mission Federal Credit Union
MorEquity, Inc.
Mortgage Center, LLC
Mortgage Clearing Corporation
National City Bank
Nationstar Mortgage LLC
Navy Federal Credit Union
Oakland Municipal Credit Union
Ocwen Financial Corporation, Inc.
OneWest Bank
ORNL Federal Credit Union
Park View Federal Savings Bank
PennyMac Loan Services, LLC
PNC Bank, National Association
Purdue Employees Federal Credit Union
QLending, Inc.
Quantum Servicing Corporation
Residential Credit Solutions
RG Mortgage Corporation
Roebling Bank
RoundPoint Mortgage Servicing Corporation
Saxon Mortgage Services, Inc.
Schools Financial Credit Union
SEFCU
Select Portfolio Servicing
Servis One Inc., dba BSI Financial Services, Inc.
ShoreBank
Silver State Schools Credit Union
Sound Community Bank
Specialized Loan Servicing, LLC
Spirit of Alaska Federal Credit Union
Stanford Federal Credit Union
Sterling Savings Bank
Technology Credit Union
Tempe Schools Credit Union
The Golden 1 Credit Union
U.S. Bank National Association
United Bank of Georgia
United Bank Mortgage Corporation
Urban Trust Bank
Vantium Capital, Inc.
Verity Credit Union
Vist Financial Corp.
Wells Fargo Bank, NA[3]
Wealthbridge Mortgage Corp.
Wescom Central Credit Union
Yadkin Valley Bank

[1] Bank of America, NA includes Bank of America, NA, BAC Home Loans Servicing LP, Home Loan Services and Wilshire Credit Corporation.
[2] J.P. Morgan Chase Bank, NA includes EMC Mortgage Corporation.
[3] Wells Fargo Bank, NA includes Wachovia Mortgage FSB and Wachovia Bank NA.

Important websites for HAMP and Loan Modifications

HAMP WEBSITES OF IMPORTANCE

HOME AFFORDABLE MODIFICATION PROGRAM OVERVIEW:
https://www.hmpadmin.com/portal/index.html

GOVERNMENT'S MAKING HOME AFFORDABLE WEBSITE:
http://www.makinghomeaffordable.gov/

REQUEST FOR MODIFICATION AND AFFIDAVIT:
https://www.hmpadmin.com/portal/docs/hamp_borrower/hamprmaint.pdf

REQUEST FOR INDIVIDUAL TAX RETURN TRANSCRIPT:
http://www.makinghomeaffordable.gov/docs/4506-EZ%20Form.pdf

FANNIE MAE LOOKUP:
http://loanlookup.fanniemae.com/loanlookup/

FREDDIE MAC LOOKUP:
https://ww3.freddiemac.com/corporate/

DEFAULT MITIGATION MANAGEMENT PORTAL:
https://www.dclmwp.com/

SUBMIT LOSS MITIGATION REQUESTS ONLINE THROUGH THE DMM PORTAL

www.dclmwp.com

Step 1: Register. It's **FREE** to Use.

- Go to www.dclmwp.com. Under "Create an Account", click "Attorneys Click Here" if you are an attorney or click "Pro Se Filers Click Here" if you are a pro se filer.
- Complete and submit the registration information.
- Your account will be reviewed and approved by DMM. You will receive an email advising you that your account has been accepted.

Step 2: Log In

- After your account is approved, log in using the "Existing User" log in. Enter your email address and password. You do **not** need an invitation code.

Step 3: Submit Package

- Attorneys
    - Click "Add New Borrower" at the top of the screen.
    - Review the forms and documents required to be submitted to the selected servicer.
    - Follow the step-by-step instructions to create the Borrower record and upload all required documentation.
- Pro Se Filers
    - Review the forms and documents required to be submitted to the selected servicer.
    - Follow the step-by-step instructions to create the Borrower record and upload all required documentation.

Step 4: Track and Communicate

- The Servicer will use the Portal to acknowledge receipt of the package and advise you of any potential issues with the submission. If there are, you will be able to cure any deficiencies noted through the Portal.
- After the package is deemed complete, you and the Servicer can continue to message each other through the Portal to receive updates and/or provide additional information and documentation. You will receive email notification of any new activity and all new communications will be stored in a Message Center on the Portal.

**For complete details on how to use the Portal, please download the User Manual which is available online under the Tools section of the Portal after you log in. Call DMM at 1-800-481-1013 or email at support@defaultmitigation.com*

What is the DMM Loss Mitigation Web Portal?

The DMM Loss Mitigation Web Portal is a secure electronic interface that enables borrowers or their attorneys and loan servicers to exchange documents and communicate more effectively and efficiently about distressed loans in need of loss mitigation – before, during or after a bankruptcy.

Required Documentation

Through the Portal, borrowers select their servicer and are automatically notified of all of the servicer's requirements for submitting files for loss mitigation including all HAMP and servicer-specific forms and documentation that must be completed for a review to take place. Borrowers download these forms and documents and submit them through the Portal directly to the servicer.

Knowledge That Submissions Have Been Received

All information submitted by the borrower (including any documentation) is indexed, posted and stored on the Portal and available to the borrower and servicer to view at any time. As a result, borrowers have the confidence that their complete submission has been delivered to the servicer. And, servicers can proceed with a review knowing that they have received all of the information from the borrower. No more phone calls or searching for faxes to confirm packages have been delivered.

Dynamic Communications

The Portal opens up a whole new dedicated and direct channel for clear communication between borrowers and servicers. The Portal automatically tracks the status of every file – from submission to resolution. Borrowers and servicers can message each other through the Portal to resolve any issues that may arise throughout the process and submit any additional documentation that may be required. Servicers can even deliver loan modification packages to the borrower through the Portal. And, all communications between borrower and servicer are tracked; thus, ensuring that both parties know the exact status of any submission at any time. A full history of every account can be viewed at any time with a click of a button. In addition, both parties receive notice of any updates or changes to an account – on the Portal and via email.

Simple and Easy

The Portal is web-based and requires nothing more than an internet connection and an email address.

Cost

The Portal is free for the borrower and their attorneys and counselors. The Servicers pay a processing charge for each account delivered to them.

Trustee/Court/Mediator Access

Trustees, Courts and Mediators can view any file in their district that was submitted through Portal. This access enables them to assist the borrower and servicer in the loss mitigation process when necessary.

History of the Debtor's Counsel Loss Mitigation Web Portal

The Portal pioneered online loss mitigation and is the culmination of the work of many people representing the various stakeholders in the loss mitigation process. The Portal was developed by DMM in conjunction with the "Mortgage Issues Liaison Committee" of the National Association of Chapter Thirteen Trustee (NACTT) and the support of the Bankruptcy Judges.

In October 2008, DMM launched a pilot program for the Portal and went live on January 1, 2009. Today, servicers representing over 75% of the mortgage servicing volume are already using the Portal with more expected to join. Current participating servicers include Bank of America, Chase (including EMC and WaMU), GMAC (now known as Ally Bank), Litton, Ocwen, Resurgent, Select Portfolio Servicing, and Wells Fargo Home Mortgage/America's Servicing Company.

Loss Mitigation Contact List by Servicer

Loss Mitigation Contact List

1. **Accredited Home Lenders Inc./Lone Star Funds V**
   Parent/Subsidiary companies: Home Funds Direct, subsidiary. Accredited Home Lenders Inc. filed for bankruptcy in May 2009.
   Status: Stopped Lending. The lender stopped originating loans in 2007.
   Loss Mitigation Efforts:
      Accredited Home Lenders borrowers should call 1-877-683-4466 for information regarding their account, https://www.accredhome.com.

2. **Aegis Mortgage Corp./Cerberus Capital Management**
   Parent/Subsidiary companies: Cerberus Capital Management, parent.
   Status: Closed. Filed for bankruptcy in August, 2007.
   Loss Mitigation Efforts: N/ A

3. **AMC Mortgage Services see *CitiFinancial/Citigroup Inc.***

4. **American General Finance Inc./American International Group (AIG)**
   Parent/Subsidiary companies: Since 2001, American General Finance has been owned by AIG. In addition, Wilmington Finance Inc. and MorEquity were both subprime lending subsidiaries of AIG.
   Status: Active. Wilmington's wholesale lending operation was shut down in June 2008. American General is still lending.
   Loss Mitigation Efforts:
   - American General Finance: Contact the automated customer service line, 1-800-457-3741 http://www.agfinance.com.
   - MorEquity: Contact their loan counselors at 1-800-628-9324 and have on hand their Financial Assistance Application available at: http://www.crmortgage.net/meq/files/assistance-application.pdf
   - Wilmington Finance: Their website, http://www.wilmingtonfinance.com has no contact information.

5. **American Home Mortgage Investment Corp.**
   Parent/subsidiary companies: None.
   Status: Closed. Billionaire investor Wilbur Ross Jr. purchased the servicing unit of the company. Loans are now serviced by American Home Mortgage Servicing Inc.
   Loss Mitigation Efforts:
   - Call AHMSI's Home Retention Team at 1-877-304-3100.
   - https://online.ahmsi3.com
   - Donald Kelly, 904-996-1748, Donald.Kelly@ahmsi3@oomc.com.

6. **Ameriquest Mortgage Co./ACC Capital Holdings Corp.**
   Parent/Subsidiary companies: ACC Capital Holdings (parent); Argent Mortgage Co., Town & Country Credit Corp., AMC Mortgage Services (subsidiaries of ACC).
   Status: Closed. Argent and AMC were sold to Citigroup on Aug. 31, 2007.
   Loss Mitigation Efforts:
   - Their semi-defunct website, http://www.ameriquestmortgage.com says to call 800-430-5262 if you have an existing Ameriquest loan or your loan was previously

serviced by AMC Mortgage Services. This is just a customer service line. For information about ACC Capital Holdings or Ameriquest Mortgage, call 714-347-4799. Corporate address: 1100 Town & Country Road, Ste. 1200 Orange, CA 92868.

- Since Citigroup bought Argent and AMC, see their website, https://www.citimortgage.com or by phone at 800-667-8424.
- Citi Residential Lending, Tess Hoo, 714-634-2474, Ext 38864, teresa.hoo@citi.com.

7. Argent Mortgage Co. *see CitiFinancial / Citigroup Inc.*

8. Aurora Loan Services LLC see *BNC Mortgage Inc. / Lehman Brothers*

9. BancorpSouth
   Carla Hall, 662-620-3644, carla.hall@bxs.com.

10. Bank of America *see Countrywide Financial Corp. / Bank of America*

11. BNC Mortgage Inc. / Lehman Brothers
    Parent/Subsidiary companies: BNC Mortgage Inc. was the primary subprime lending subsidiary of
    Lehman. Others included Finance America LLC (which merged with BNC in 2005) and Aurora Loan Services LLC (acquired in 1997).
    Status: Closed. Aurora is still active, however.
    Loss Mitigation Efforts:
    - Aurora Customers: For possible repayment help, loan modification, short sale, or deed in lieu, call 866-521-3828.
    - Or, visit https:/ /www.myauroraloan.com/HRG/ and select a workout package in the Documents section (or just choose the general one), and fax it to: 866-517-7976. Also, you can find their 3rd party authorization form in the documents section.
      Aurora Loan Services
      Attn: Home Retention Group
      PO Box 1706
      Scottsbluff, NE 69363-1706

12. Boshwit Brothers Mortgage Co.
    Andrew Boshwit, 901-272-0100, aboswit@comcast.net.

13. Carrington Mortgage Services LLC., see *New Century Financial /Carrington*

14. Chase Home Finance/JP Morgan Chase & Co.
    Parent/Subsidiary companies: In 2001, Chase bought Advanta Corporation's mortgage business. Chase Home Finance was the consumer lending unit of JP Morgan Chase & Co. EMC Mortgage is a wholly owned subsidiary of Chase. Washington Mutual filed for bankruptcy and was acquired by JP Morgan Chase in September 2008.
    Status: Active
    Loss Mitigation Efforts:
    - All Wamu, EMC or Chase customers: for help including repayment plans, modification, short refinance, short sale, or deed-in-lieu of foreclosure, call 866-550-5705. Or, download the proper form at

https://www.chase.com/chf/mortgage/keeping-your-home and fax it to the number listed on the form. Alternate number for Chase loans is 866-243-5851 or 800-548-7912. An alternate number for EMC loans is 866-325-4316.

- EMC contacts are:
  Jennifer Short, 214-626-2527, jshort2@jpmorgan.com.
  Chris Leal, 214-626-2883, Chris.Leal@jpmorgan.com.
  Linda Thomas, 214-626-2771, Linda.Thomas@jpmorgan.com.

15. **Chevy Chase Bank/B.F. Saul Mortgage**
    Jeff Huston, 301-939-4057, jrhuston@chevychasebank.net.
    Jana Gantt, 301-939-4054, jmgantt@chevychasebank.net.

16. **Cimarron Mortgage Company**
    Ronnie Greenhagen, 601-889-1547, Fax 601-899-1502, ronnieg@ecimarron.com.

17. **CitiFinancial/Citigroup Inc.**
    Parent/Subsidiary companies: Parent company Citigroup Inc. bought Argent Mortgage Co. LLC and AMC Mortgage Services in August 2007. The companies were subsidiaries of ACC Holdings, which owned Ameriquest, one of the nation's largest and most criticized subprime lenders.
    Status: Active
    Loss Mitigation Efforts:
    - Their website, https://www.citimortage.com gives a phone number of 800-667-8424 or 866-613-5636.
    - CitiFinancial Mortgage
      Diane Whatley, 972-657-3090, diane.whatley@citigroup.com.
    - CitiMortgage
      John Godinet, 301-696-5069, Fax 301-696-4473, john.j.godinet@citigroup.com,
      Leann Luhn, 301-696-4267, Fax 301-696-4473, leann.luhn@citigroup.com

18. **Capital One Financial Corp.** *see GreenPoint Mortgage/Capital One Financial Corp.*

19. **Colonial Bank**
    Gerald Banks, 800-222-0661, Gerald_Banks@colonialbank.com

20. **Countrywide Financial Corp. / Bank of America**
    Parent/Subsidiary companies: Full Spectrum Lending (subprime subsidiary); Bank of America bought Countrywide in 2008.
    Status: Acquired by Bank of America in 2008. The Countrywide brand is being retired.
    Loss Mitigation Efforts:
    - BOA's Countrywide National Homeowner Retention Program started in January 2009. Call 1-800-669-6607 with loan number, property address, bank statements and tax returns for last 2 years, recent proof of income (pay stubs), list of current expenses, brief explanation of the situation. Specialists will determine eligibility for refinancing, extending term of loan, interest rate reductions, temporarily freezing monthly mortgage payments, extending repayment schedule, decreasing principal balance on loan. Mortgage must be serviced by Countrywide and be either subprime

or pay option type mortgage originated prior to December 31, 2007. See http://my.countrywide.com/media/HRPFactSheet.html for more information.

Kelly May, 805-955-1111, kelly.may@bankofamerica.com.
Bobbi Hook, 214-200-2594, bobbi.hook@bankofamerica.com.
Trent Thompson, 972-498-6206, trent.thompson@bankofamerica.com.
Gentry LaFon, 972-498-6117, gentry.lafon@bankofamerica.com.

- For Bank of America customers, call 1-800-846-2222 for possible help including repayment plans up to 12 months; extensions from 1-3 months; modifications to the rate, term and monthly payment of your loan or line of credit; and debt management programs with internal or nonprofit independent agencies. Have on hand proof of income, expense worksheet, current bank statements.

Home Retention Department
475 Cross Point Pkwy. NY2-002-01-17
Getzville, NY 14068
Fax: 716.635.7255

Aimiamia Amadasu, 716-635-2804, aimiamia.amadasu@bankofamerica.com.
Richard H. Shults, 716-635-7190, richard.shults@bankofamerica.com.

21. **Division State Bank** *see The State Bank*

22. **Encore Credit Corp. / ECC Capital Corp. / Bear Stearns Co. Inc.**
Parent/Subsidiary Companies: Encore Credit Corp. was subsidiary of ECC Capital. In February 2007, ECC closed the sale of its mortgage banking business to Bear Stearns, which also owned subprime lender EMC Mortgage.
Status: Closed.
Loss Mitigation Efforts: N/A

23. **EMC Mortgage** *see Chase Home Finance / JP Morgan Chase & Co.*

24. **EquiFirst Corp. / Regions Financial Corp. / Barclays Bank**
Parent/Subsidiary companies: EquiFirst was a wholly owned subsidiary of Regions Bank until August 2007, when EquiFirst was purchased by Barclays Bank of Great Britain.
Status: Closed. EquiFirst stopped making loans in February 2009.
Loss Mitigation Efforts: N/A

25. **Flagstar Bank**
    - 800-945-7700 Extension 9203, Fax 866-234-9845
    - 5151 Corporate Drive, Mail Stop S-142-3, Troy, MI 48098
    - Jerri' A. Willis, 248-312-6690, Fax 888-710-8130, jerri.a.willis@flagstar.com

26. **First Franklin Corp. / National City Corp. / Merrill Lynch & Co.**
Parent/Subsidiary companies: Merrill Lynch acquired First Franklin Financial Corp. and affiliated lending units NationPoint and National City Home Loan Services Inc. in late 2006.
Status: Closed. In March 2008, First Franklin and NationPoint closed all wholesale and retail loan operations.
Loss Mitigation Efforts:
    - Home Loan Services (First Franklin Loan Services / NationPoint Loan Services / National City Loan Services) Loss Mitigation Department: 1-800-622-5035 ext 2426.

- Or, fill out the proper form (refinance/modification or short sale/deed in lieu) available at https://www.viewmyloan.com/bahlhls/hardshipassist.html and fax them to 412-499-3400.
- Gary Fedoronko, 412-918-7552, gary.fedoronko@hls.ml.com.

27. **First Horizon Home Loans**
Leigh Ann Hammon, 214-441-7329, lhammon@firsthorizon.com.
Shantell Williams, 214-441-6013, shtaylor@firsthorizon.com.

28. **First Tennessee Bank**
Carol Wilkerson, 865-582-4030, cawilkerson@ftb.com.

29. **Fremont Investment & Loan / Fremont General Corp.**
Parent/subsidiary companies: Fremont General Corp., parent.
Status: Closed. Fremont General filed for bankruptcy in June 2008 and the following month sold the bank branches and deposits of Fremont Investment & Loan to CapitalSource Inc.
Loss Mitigation Efforts: N/A

30. **GMAC LLC/Cerberus Capital Management**
Parent/Subsidiary companies: GMAC majority owned by an investor group, led by Cerberus Capital Management and the remainder is held by General Motors. GMAC has several lending subsidiaries including GMAC-RFC Holding Co. LLC, Residential Funding Co. LLC, and Homecomings Financial LLC.
Status: Active
Loss Mitigation Efforts:
    - Call 1-866-899-5308, or complete their financial analysis form available at http://www.gmacmortgage.com/pdfs/Financial Anallysis.pdf and fax it to 866-709-4744.
    - Loss Mitigation
    2711 North Haskell Ave. Ste. 900
    Dallas, TX 75204

    Bankruptcy Loss Mitigation, 800-482-2530
    New Referrals, www.gmacmortgage.com
    Escalated Matters, BK-LM Escalated@gmacm.com
    Peggy Slattery, 214-874-6996, peggy.slattery@gmacrescap.com.
    Shalini Parker, 214-874-6125, shalini.parker@gmacrescap.com.

31. **GreenPoint Mortgage Funding Inc. / Capital One Financial Corp.**
Parent/Subsidiary companies: Capital One bought GreenPoint parent company North Fork Bancarp in December 2006.
Status: Closed. Capital One shut down GreenPoint in the third quarter of 2007.
Loss Mitigation Efforts:
    - GreenPoint customers call 1-800-784-5566, http://www.greenpointmortgage.com
    - Capital One Customer Service: 1-888-497-6278 or mail correspondence to Chevy Chase Mortgage, 7501 Wisconsin Ave. West Tower; 6th floor, Bethesda, MD 20814.

32. Home Loan Services *see First Franklin Corp. / National City Corp. / Merrill Lynch & Co.*

33. **HSBC Finance Corp. / HSBC Holdings**

Parent/Subsidiary companies: HSBC Holdings is a British banking giant with numerous global subsidiaries including HSBC North America Holdings Inc. and the subsidiary HSBC Finance Corp. in the United States. HSBC has operated several mortgage subsidiaries including Decision One Mortgage Co. LLC, Beneficial and HFC.

Status: Stopped Lending. In March 2009, HSBC Finance Corp. discontinued loan origination of all products by its consumer lending business.

Loss Mitigation Efforts:

- For loan modification, repayment plan, restructure, reinstatement, short sale or deed-in-lieu, call 1-800-395-3489. Have on hand: most recent full 30 day bank statement, most recent paystub (incl. unemployment/disability/SSI), proof of child support/alimony, copy of lease agreement if renting, copy of listing agreement if property is listed for sale.
- HSBC Mortgage Services
  Attn: Hardship Dept.
  636 Grand Regency Blvd
  Brandon, FL 33510
  Fax: 1-866-392-9693
  www.hsbcmortgageservices.com/home
  Jerome Taylor, 716-651-5176, Fax 732-613-6336, jerome.t.taylor@us.hsbc.com.
  Denise Dickman, 716-651-6879, Fax 732-352-7519, denise.dickman@us.hsbc.com.
  Frank Giuseppetti, 716-651-7519, Fax 732-352-7519, frank.giuseppetti@us.hsbc.com

34. **IndyMac Bancorp, Inc.**

Parent/Subsidiary companies: Originally affiliated with Countrywide (until 1997), IndyMac Bank was the principal subsidiary of IndyMac Bancorp, Inc.

Status: Seized and Sold. After the FDIC's 2008 seizure of IndyMac, it operated as IndyMac Federal Bank under FDIC supervision. OneWest Bank Group, a newly formed thrift, purchased IndyMac in March, 2009.

Loss Mitigation Efforts:

- Go to http://www.imb.com!singlecontent.aspx?id=1372 and download their financial packet, which requires proof of income, etc. Fax the packet to IndyMac Mortgage Services, 1-866-4357643.
- Customer Service: 1-800-781-7399
- IndyMac Mortgage Services
  901 East 104th Street Ste. 400C
  Kansas City, MO 64131

35. **Litton Loan Servicing**

Randy Reynolds, 713-966-8985, rreynolds@litton.c-bass.com
John Crandall, 713-561-8211, Fax 713-793-4304, John.Crandall@littonloan.com
Prommis Solutions Loans, Brad Norwood, 770-643-7288, Fax 866-480-4949, Bradley.Norwood@prommis.com

36. Long Beach Mortgage Co. *see Washington Mutual / Long Beach Mortgage Co.*

37. Magna Bank (1st Trust Bank for Savings)
Robin Terry, 901-309-7999 Ext. 4413, robin.terry@magnabank.com.

38. MB Financial Bank
Nanette Makarzyk, 847-653-2840, Fax 847-653-0099, Nmakarzyk@mbfinancial.com.

39. M&T Bank
Judith Palmer, 716-635-4008, Fax 716-635-4070, JPalmer@mandtbank.com.

40. Merrill Lynch & Co. *see First Franklin Corp. / National City Corp. / Merrill Lynch & Co.*

41. MorEquity *see American General Finance / American International*

42. Nationstar Mortgage
    - Matthew West, Assistant Vice President, James Wright, and Darla Duncan may all be reached at 877-782-7612 Fax 972-315-7759, and Bankruptcy.Department@Nationstarmail.com.

43. National City Corp. *see First Franklin Corp / National City Corp / Merrill Lynch & Co.*

44. National City Mortgage
Paul Leibold, 800-367-9305 Ext. 53211

45. NationPoint Loan Services *see First Franklin Corp. / National City Corp. / Merrill Lynch & Co.*

46. New Century Financial Corp. / Carrington Capital Management, LLC
Parent/Subsidiary companies: None.
Status: Closed, as filed for bankruptcy protection on April 2, 2007. New Century's mortgage billing and collections unit was sold to Carrington Capital Management, LLC.
Loss Mitigation Efforts:
    - For information relating to Carrington Mortgage Services, LLC loans: call 1-800-651-4567 or visit the website: https://myloan.carringtonms.com

47. NovaStar Financial Inc.
2. Parent/Subsidiary companies: none.
3. Status: Stopped Lending. NovaStar stopped making mortgage loans in 2007.
    - Loss Mitigation Efforts: *N/A*

4. 33. OCWEN
    - 888-554-6599, Fax 407-737-5199
    - https://www.ocwencustomers.com/openFCLSPreventionPlan.action
    - Cindy White, 404-737-5544, cindy.white@ocwen.com

48. One West Bank Group *see IndyMac Bancorp, Inc.*

49. **Option One Mortgage Corp. / H&R Block Inc.**
Parent/Subsidiary companies: Option One was a subsidiary of tax preparation firm H&R Block. It was sold to American Home Mortgage Servicing Inc.
Status: *Closed.* Option One stopped originating loans in December 2007.
Loss Mitigation Efforts:
   - For information, contact American Home Mortgage Servicing Inc.'s Home Retention Team, 1-877-304-3100.
   - https://online.ahmsi3.com

50. **PHH Mortgage Corporation**
800-750-2518, MBSLMReferrals@mortgagefamily.com

51. **Real Time Resolutions**
Angela Jump, 877-469-7325, Ext. 6376, Direct, 214-599-6376, Fax, 214-599-6388, Angela_Jump@rtresolutions.com

52. **ResMAE Mortgage Corp. / Citadel Investment Group**
Parent/Subsidiary companies: ResMAE Mortgage Corp. was a subsidiary of ResMAE Financial Corp. Its financial partner was TH Lee Putnam Ventures, a private equity firm connected to Thomas H. Lee Partners and Putnam Investments. In March 2007, ResMAE agreed to be sold to Citadel Investment Group.
Status: Closed. The company stopped funding new loans in November 2007.
Loss Mitigation Efforts:
   - For possible loan modification, refinance, short sale, or deed-in-lieu, 866-504-5604.
   - https://www.resmaemortgage.com

53. **Resurgent Capital Services**
General Inquiries
      Jessica Gullick, 864-248-8664, jgullick@resurgent.com.
Escalated Issues
      Sherrie Emerson, 800-365-7107 Ext. 8615, semerson@resurgent.com.
      Karen Gearhart, 800-365-7107, Ext. 8355, kgearhart@resurgent.com.
      Michael Keaton, 800-365-7107 Ext. 8756, mkeaton@resurgent.com.

54. **Saxon Mortgage Services**
   - Bankruptcy Trustee Line 888-467-9033
   - Bankruptcy Customer Service 888-325-3502
   - www.saxononline.com

55. **Select Portfolio Servicing**
   - BK Loss Mitigation, 800-258-8602
   - JoAnn Goldman, 801-594-6338, joann.goldman@spsservicing.com

56. **SunTrust Mortgage**
Ann Oley, 804-291-0843, ann.oley@suntrust.com

57. **The State Bank**
    Lori Barton, 810-714-3940, lorib@thestatebank.com

58. **Wachovia Corp.**
    Parent/Subsidiary companies: Wachovia is now owned by Wells Fargo & Co.
    Status: Sold. Wells Fargo & Co bought Wachovia in December 2008.
    Loss Mitigation Efforts:
    https://www.wachovia.com

59. **Washington Mutual/Long Beach Mortgage Co.**
    Parent/Subsidiary companies: Long Beach Mortgage Co. became part of Washington Mutual in 1999. Washington Mutual filed for bankruptcy and was acquired by JP Morgan Chase in September 2005.
    Status: The Washington Mutual brand is being phased out.
    Loss Mitigation Efforts:
    - All Washington Mutual, EMC or Chase customers: for help including repayment plans, modification, short refinance, short sale, or deed-in-lieu of foreclosure, call 1-866-550-5705. Or, download the proper form at https://www.chase.com/chflmortgage/keeping-your-home and fax it to the number listed on the form. Alternate number, 866-700-0043, Extension 3860806.
    - bkriskmitigation@wamu.net
      David Whitman, 904-886-6113
      Julie A. Mathis, 904-886-1305
      Chrissy Lopez, 904-886-1313

60. **Wells Fargo Financial / Wells Fargo & Co.**
    Parent/subsidiary companies: Wells Fargo Financial, Inc. of Des Moines, Iowa is the subprime lending division of Wells Fargo & Co.
    Status: Active.
    Loss Mitigation Efforts:
    - For help including a repayment plan, loan modification, short sale or deed in lieu of foreclosure, call 1-800-678-7986 and have on hand: a brief explanation of hardship, detailed list of expenses, proof of household income. Or, visit https://www.wellsfargo.com/mortgage/account/altrepayment to fill out the online form.
    - Pam Gross, 515-331-9130, 866-533-2108, Pam.Gross@wellsfargo.com.

61. **Wells Fargo Home Mortgage**
    Kimber Dehning, 800-274-7025, LossMitactiveBnk@wellsfargo.com

62. **WMC Mortgage Corp./General Electric Co.**
    Parent/Subsidiary companies: GE Money Bank, part of General Electric Co., was the parent company.
    Status: Closed.
    Loss Mitigation Efforts: N/ A

63. **Wilmington Finance** *see American General Finance / American International Group*

64. **Wilshire Credit Corporation**

Jodi Seits, 503-223-5600, jodi.seits@wcc.ml.com

Tricia Patterson, 503-223-5600, tricia.patterson@wcc.ml.com

Loss Mitigation forms

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

▶ Do not sign this form unless all applicable lines have been completed.
Read the instructions on page 2.

▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: *DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

___/___/___ ___/___/___ ___/___/___ ___/___/___

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Telephone number of taxpayer on line 1a or 2a
( )

Sign Here

▶ Signature (see instructions) Date

▶ Title (if line 1a above is a corporation, partnership, estate, or trust)

▶ Spouse's signature Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Note. *You can also call 1-800-829-1040 to request a transcript or get more information.*

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501 978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

Print Form

Making Home Affordable Program
Request For Modification and Affidavit (RMA)

MAKING HOME AFFORDABLE.gov

REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1 — **COMPLETE ALL THREE PAGES OF THIS FORM**

Loan I.D. Number________________________ Servicer ________________________

BORROWER		CO-BORROWER	
Borrower's name		Co-borrower's name	
Social Security number	Date of birth	Social Security number	Date of birth
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	

I want to:	☐ Keep the Property	☐ Sell the Property	
The property is my:	☐ Primary Residence	☐ Second Home	☐ Investment
The property is:	☐ Owner Occupied	☐ Renter Occupied	☐ Vacant

Mailing address

Property address (if same as mailing address, just write same) E-mail address

Is the property listed for sale? ☐ Yes ☐ No
Have you received an offer on the property? ☐ Yes ☐ No
Date of offer ________ *Amount of offer $*________________
Agent's Name: ________________________
Agent's Phone Number: ________________________
For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit-counseling agency for help ☐ Yes ☐ No
If yes, please complete the following:
Counselor's Name: ________________________
Agency Name: ________________________
Counselor's Phone Number: ________________________
Counselor's E-mail: ________________________

Who pays the real estate tax bill on your property?
☐ I do ☐ Lender does ☐ Paid by condo or HOA
Are the taxes current? ☐ Yes ☐ No
Condominium or HOA Fees ☐ Yes ☐ No $ ____________
Paid to: ________________________

Who pays the hazard insurance premium for your property?
☐ I do ☐ Lender does ☐ Paid by Condo or HOA
Is the policy current? ☐ Yes ☐ No
Name of Insurance Co.: ________________________
Insurance Co. Tel #: ________________________

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* ____________

Additional Liens/Mortgages or Judgments on this property:

Lien Holder's Name/Servicer	Balance	Contact Number	Loan Number

HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable program.
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

☐ My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.

☐ My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.

☐ My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.

☐ My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.

☐ Other:

Explanation (continue on back of page 3 if necessary): ________________________

INCOME/EXPENSES FOR HOUSEHOLD[1]

Number of People in Household:

Monthly Household Income	
Monthly Gross Wages	$
Overtime	$
Child Support / Alimony / Separation[2]	$
Social Security/SSDI	$
Other monthly income from pensions, annuities or retirement plans	$
Tips, commissions, bonus and self-employed income	$
Rents Received	$
Unemployment Income	$
Food Stamps/Welfare	$
Other (investment income, royalties, interest, dividends etc.)	$
Total (Gross Income)	$

Monthly Household Expenses/Debt	
First Mortgage Payment	$
Second Mortgage Payment	$
Insurance	$
Property Taxes	$
Credit Cards / Installment Loan(s) (total minimum payment per month)	$
Alimony, child support payments	$
Net Rental Expenses	$
HOA/Condo Fees/Property Maintenance	$
Car Payments	$
Other ____________ ____________	$
Total Debt/Expenses	$

Household Assets	
Checking Account(s)	$
Checking Account(s)	$
Savings/ Money Market	$
CDs	$
Stocks / Bonds	$
Other Cash on Hand	$
Other Real Estate (estimated value)	$
Other ____________	$
Other ____________	$
Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
Total Assets	$

INCOME MUST BE DOCUMENTED

[1]*Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.*

[2]*You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.*

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

BORROWER	☐ I do not wish to furnish this information	CO-BORROWER	☐ I do not wish to furnish this information
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	*Ethnicity:*	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	*Race:*	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☐ Female ☐ Male	*Sex:*	☐ Female ☐ Male

To be completed by Interviewer

This request was taken by:		*Name/Address of Interviewer's Employer*
☐ Face-to-face interview ☐ Mail ☐ Telephone ☐ Internet	*Interviewer's Name (print or type) & ID Number* *Interviewer's Signature* *Date* *Interviewer's Phone Number (include area code)*	

INCOME/EXPENSES FOR HOUSEHOLD[1]

Number of People in Household:

Monthly Household Income		*Monthly Household Expenses/Debt*		*Household Assets*	
Monthly Gross Wages	$	First Mortgage Payment	$	Checking Account(s)	$
Overtime	$	Second Mortgage Payment	$	Checking Account(s)	$
Child Support / Alimony / Separation[2]	$	Insurance	$	Savings/ Money Market	$
Social Security/SSDI	$	Property Taxes	$	CDs	$
Other monthly income from pensions, annuities or retirement plans	$	Credit Cards / Installment Loan(s) (total minimum payment per month)	$	Stocks / Bonds	$
Tips, commissions, bonus and self-employed income	$	Alimony, child support payments	$	Other Cash on Hand	$
Rents Received	$	Net Rental Expenses	$	Other Real Estate (estimated value)	$
Unemployment Income	$	HOA/Condo Fees/Property Maintenance	$	Other ____________	$
Food Stamps/Welfare	$	Car Payments	$	Other ____________	$
Other (investment income, royalties, interest, dividends etc.)	$	Other ____________ ____________	$	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
Total (Gross Income)	$	***Total Debt/Expenses***	$	***Total Assets***	$

INCOME MUST BE DOCUMENTED

[1] Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

[2] You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**

BORROWER	☐ I do not wish to furnish this information	CO-BORROWER	☐ I do not wish to furnish this information
Ethnicity:	☐ Hispanic or Latino ☐ Not Hispanic or Latino	*Ethnicity:*	☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race:	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	*Race:*	☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex:	☐ Female ☐ Male	*Sex:*	☐ Female ☐ Male

To be completed by interviewer

This request was taken by:		*Name/Address of Interviewer's Employer*
☐ Face-to-face interview ☐ Mail ☐ Telephone ☐ Internet	*Interviewer's Name (print or type) & ID Number* *Interviewer's Signature* *Date* *Interviewer's Phone Number (include area code)*	

ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

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 of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

______________________________ ______________

Borrower Signature Date

______________________________ ______________

Co-Borrower Signature Date

HOMEOWNER'S HOTLINE

If you have questions about this document or the modification process, 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.

888-995-HOPE™
Homeowner's HOPE™ Hotline

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 in your home, 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 Lender 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. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.

Home Affordable Modification Program Hardship Affidavit

Borrower Name (first, middle, last): ______________________ Date of Birth: ________
Co-Borrower Name (first, middle, last): ______________________ Date of Birth: ________
Property Street Address: ______________________
Property City, ST, Zip: ______________________
Servicer: ______________________
Loan Number: ______________________

In order to qualify for ______________________'s ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No	
☐	☐	☐	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
☐	☐	☐	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☐	☐	☐	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☐	☐	☐	☐	My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
☐	☐	☐	☐	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
☐	☐	☐	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE

IN RE

JOHN DOE
500 Church Street
Nashville, Tennessee 37219
SSN: XXX-XX-1234
DEBTOR

CASE NO:

CHAPTER 13

CONSENT ORDER APPROVING MORTGAGE LOAN MODIFICATION PURSUANT TO 11 USC 364, MODIFYING THE PLAN PURSUANT TO 11 USC 1329 *[1323]* AND APPROVING ADDITIONAL ATTORNEY FEE AND PROVIDING NOTICE AND AN OPPORTUNITY TO OBJECT

It appearing to the Court, based upon the consent of the debtor's attorney, the chapter 13 trustee and counsel for the mortgage servicer, that the debtor has entered into a mortgage loan modification agreement with the mortgage servicer. Such agreement specifically provides that it shall be effective only if the motion *[consent order]* is filed on or before _________________.

., attached hereto, which agreement alters the debtor's mortgage loan as follows:

CURRENT TERMS		MODIFIED TERMS	
CURRENT UPB		MODIFIED UPB	
CURRENT MATURITY DATE		MODIFIED MORTGAGE TERM	
CURRENT INTEREST RATE		INTEREST RATE	
CURRENT PAYMENT DUE DATE		POST MOD DUE DATE	
CURRENT P & I		POST MOD P & I	
CURRENT PAYMENT AMOUNT		EST MOD PAYMENT AMT	
AMOUNT CAPITALIZING		CONTRIBUTION REQUIRED	

The amounts specified above may be modified or altered upon the filing of a notice of applicable change supplementing the allowed claim on the court's claims register with appropriate notice and, if necessary, order modifying plan.

The Court finds, based upon the representations made by counsel to this order that this modification will assist the debtor to successfully complete the chapter 13 plan and is therefore proposed in good faith.

[It further appears to the Court that debtor's attorney has provided legal assistance to the debtor and the bankruptcy estate and that the Court should approve an additional attorney fee in this case.]

[It further appears to the Court that the parties to this consent order acknowledge counsel of the servicer/mortgagee has performed servicers that may permit that counsel to assess an attorneys' fee pursuant to the underlying loan documents or applicable nonbankruptcy law but this order expressly does not grant or deny such fee.]

IT IS THERETORE ORDERED THAT:

1. The chapter 13 plan shall be modified such that the ongoing mortgage payment in the amount of $___________ per month shall be paid to the mortgagee, effective with the payment for__________________.
2. The plan shall be modified such that chapter 13 trustee make no further payment on the prepetition arrearage claim.
3. *[The debtor's attorney shall be awarded an additional $_______ attorney's fee to be paid through the chapter 13 plan as therein provided]*
4. *[Counsel for the mortgagee shall be permitted to assess a fee of $______. Said fee shall be {capitalized as part of the modified mortgage obligation}{paid through the plan as a post petition arrearage obligation}{paid directly by the debtor after the case is closed or dismissed}].*
5. The plan shall be further modified by altering the payments made by the debtors to the trustee as follows:
   a. Debtor 1 $_____________ PER _________
   b. Debtor 2 $_____________ PER _________
   c. The "Base" amount shall be amended to $________________
6. The clerk of bankruptcy Court shall cause a copy of this order to be served on creditors and parties in interest who shall have 28 days to object; otherwise this order shall become final on its terms without further notice and order of this court.
7. The modification approved herein shall not affect the treatment of any creditor other than the mortgage loan.
8. If this order is entered prior to the entry of an order confirming the Debtors' Chapter 13 plan, the Trustee *[debtor]* shall make the ongoing disbursements to the mortgage claimholder as provided herein prior to confirmation.

APPROVED BY:

____

Henry E. Hildebrand, III, Trustee

____

John Q. Attorney, Esq.

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Jane Servicer, Esq