



Ocwen Loan Servicing, LLC  
WWW.OCWEN.COM  
*Helping Homeowners is What We Do!™*

**We are here to help!**  
**Call toll-free (800) 746-2936**

Mon - Fri 8:00 am – 9:00 pm, Sat 8:00 am – 5:00 pm  
Sun 9:00 am – 9:00 pm ET

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Loan Number:

**Property Address:**

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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



### Important Application Information

To avoid delays, please make sure **all** pages are complete, accurate, and signed or initialed where indicated.

Send all forms and documents at the same time, and send ALL pages of requested documents.

KEEP A COMPLETE COPY OF WHAT YOU SEND TO US.

Be sure to INITIAL, SIGN and DATE forms as indicated.

**The faster you apply, the faster we reply.**

### Where to Send Your Application

**Fax or Email** - for *fastest* processing

or

Regular Mail

Fax: **407-737-6352**  
Email: **rma@ocwen.com**

Ocwen Loan Servicing  
Attn: Home Retention Department  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

**Questions?** Call us toll-free at **(800) 746-2936**.

Monday-Friday 8:00 am to 9:00 pm ET, Saturday 8:00 am to 5:00 pm ET, & Sunday 9:00 am to 9:00 pm ET.

**has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.**

### If Your Loan is in Foreclosure

- A Complete Application includes all required forms and ALL requested documentation.
- **NOTE TO BORROWERS WITH A FORECLOSURE SALE SCHEDULED IN THE NEXT 37 DAYS:**  
If we receive your Complete Application for modification\* at least 7 business days before a scheduled foreclosure sale date, we will not complete the foreclosure action until we review and decision your application.  
**\*This ONLY applies if you wish to keep your property. Foreclosure sales scheduled in the next 37 days cannot be stopped if you wish to give back or sell your property.**
- You may be evaluated for mortgage assistance options and have the property pursued for foreclosure at the same time. However, once we have determined that a complete package has been submitted, we will not refer your loan to foreclosure or proceed with a foreclosure sale, until we have completed an evaluation for all types of foreclosure alternatives. You may receive foreclosure/eviction notices—delivered by mail or in person—or you may see steps being taken to proceed with a foreclosure sale of your home. **IMPORTANT - To protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions.**
- Upon acceptance of a modification Trial Payment Plan (TPP) and for the duration of the TPP, Ocwen will take those actions within its authority that are necessary to halt further activity and events in the foreclosure process, whether judicial or non-judicial, including but not limited to refraining from scheduling a foreclosure sale or causing a judgment to be entered. However, please be aware that there are certain circumstances which prevent Ocwen from being able to suspend further foreclosure activity.
- If you have any questions about the foreclosure process, call us toll-free at (800) 746-2936. We also encourage you to contact a lawyer or housing counselor for questions about the consequences of foreclosure.

### After You Apply

**Application reviews can take up to 30 days from the date the complete package is received. We will be sure to let you know when our review is complete.**

For more information, please see the **Frequently Asked Questions** (Section 17) and information provided within this RMA.

Sincerely,  
Loan Servicing



Loan Number:

**REQUEST FOR MORTGAGE ASSISTANCE (RMA) / HARDSHIP AFFIDAVIT**  
**Application Checklist**

**ALL** borrowers and applicants must complete or provide  
 Special Instructions  
 Forms that must be **signed**

SECTION	FORM NAME	REQUIREMENTS
1	STATEMENT OF INTENTION	
2	BORROWER INFORMATION FORM	
3	PROPERTY INFORMATION FORM	
4	OCCUPANCY AND RENTAL INFORMATION FORM -If rented, include <b>Lease Agreement</b>	
5	OTHER PROPERTIES OWNED	
6	HOUSEHOLD ASSETS AND EXPENSES FORM	
7	MONTHLY INCOME FORM	
8	INCOME DOCUMENTATION REQUIRED - Include necessary documents	
9	PROFIT AND LOSS FORM— see List of Documents required with application	ALL Self-Employed borrowers
10	IRS FORM 4506T-EZ-(for each borrower)	
11	HARDSHIP STATEMENT	
12	NON BORROWER CONSENT FORM	ONLY if including income for non-borrowers
13	CONSENT FOR RELEASE OF INFORMATION FORM	
14	BORROWER ACKNOWLEDGEMENT AND AGREEMENT	

**Please Note:** Additional information about assistance options is available in sections 17-19, including FAQs and Homeowner’s Hotline information





Loan Number:

**SECTION 3** **PROPERTY INFORMATION FORM**

Property Residence Status		HOA / Condo Fees	
I consider the property my principal / primary residence.	Yes (Skip 4)	No	The property has condominium or homeowners association (HOA) fees
I currently occupy / live at the property	Yes (Skip 3A)	No	If yes, what is the total monthly amount of your HOA fees (round to the nearest dollar)? \$ _____ .00
Do you have any <u>other liens on this property?</u>	Yes (add details below)	No	Who are fees paid to?
			Name _____
			Street Address _____
			City _____ State _____ Zip _____

Other lien details:	Other Lien	Other Lien	Other Lien
Other Lien Holder's Name/Service			
Balance and Interest Rate			
Loan Number			
Other Lien Holder's Phone Number			

**SECTION 3A** If you do NOT occupy the property, please provide details about where you currently live:

1. What is the total monthly rent or mortgage payment where you currently live (round to the nearest dollar)? \$ \_\_\_\_\_ .00

2. Have you been temporarily displaced (military, job transfer, etc.)? Yes No (Complete Section 4)

A. Please describe why you are displaced \_\_\_\_\_

B. Do you intend to stay where you currently live after your displacement ends? Yes No (Complete Section 4)

**SECTION 4** **OCCUPANCY AND RENTAL INFORMATION FORM** If property is NOT your principal residence

Complete ONLY if your application is for property which is NOT your principal residence

Is this property used as a second home or seasonal home?	Yes (Skip Sections 4)	No
Is the property occupied?	Yes	No
If Property is <b>Occupied</b> (check one)	If Property is <b>Not Occupied</b> (check one)	
Rent-paying tenant IMPORTANT - Be sure to include a copy of the lease!	Vacant but available for rent Describe efforts to rent property _____	
Lease start date (MM/YY) _____   _____ Monthly Rent \$ _____ .00	No intent to rent	
Occupied rent-free by a legal dependent, parent, or guardian	Condemned	
Occupied rent-free by someone else	Other (describe): _____	



Loan Number:

<b>SECTION 5</b>		<b>OTHER PROPERTIES OWNED</b>		If any borrowers own other properties
You must provide information about ALL properties that you or the co-borrower own, other than your principal residence.				
	Property #1	Property #2	Property #3	
Property Address				
Current Property Value	\$	\$	\$	
Mortgage Servicer Name				
Mortgage Balance	\$	\$	\$	
Mortgage Loan Number				
2 <sup>nd</sup> Mortgage - Servicer Name				
2 <sup>nd</sup> Mortgage Balance	\$	\$	\$	
2 <sup>nd</sup> Mortgage - Loan Number				
Property is:	Owner Occupied Renter Occupied Vacant	Owner Occupied Renter Occupied Vacant	Owner Occupied Renter Occupied Vacant	
If rented - Gross Monthly Rent	\$	\$	\$	
<b>Total Monthly Mortgage Payment</b> if applicable, include monthly principal interest, real property taxes and insurance premiums	\$	\$	\$	
<b>NOTE - Please attach a separate sheet with details for any additional properties</b>				

<b>SECTION 6</b>		<b>HOUSEHOLD ASSETS AND EXPENSES FORM</b>	
<b>Combined Assets</b> Round all figures to the nearest dollar		<b>Monthly Expenses</b> Round all figures to the nearest dollar	
Total \$ in Checking Account(s)	\$	Credit Cards/Installment Debt (Total Minimum Payment)	\$
Total \$ in Savings Account(s)	\$	Child support/ Alimony / Dependent Care	\$
Money Market Value/Amount	\$	Car Payments	\$
Stocks Value	\$	Mortgage payments on other Properties	\$
Bonds Value	\$	Bank / Finance Loan Payments	\$
CD's Value/Amount	\$	Student Loan Payments	\$
Estimated Value of Real Estate Owned	\$	Food / Household supplies	\$
Other Cash On Hand	\$	Utilities / Water/ Sewer/ Phone(s)	\$
Other	\$	Auto Expenses (Gas, Maintenance, Insurance, etc.)	\$
		Other (For example, Medical Expenses, Out of Pocket Insurance Premiums, etc.)	\$
<b>Assets TOTAL</b>	\$	<b>Expenses TOTAL</b>	\$



Loan Number:

**SECTION 7** **MONTHLY INCOME FORM**  
 Round all figures to the nearest dollar

ALL figures should represent the total amount received per month for that income category

BASE PAY / SALARY (Monthly Gross Amount before deductions)	\$	\$	\$
Hire Date	____ ____ ____ MM DD YY	____ ____ ____ MM DD YY	____ ____ ____ MM DD YY
How often are you paid?	Weekly Every 2 weeks	Monthly Twice a month	Weekly Every 2 weeks
Do you have more than one employer?	Yes	No	Yes
OVERTIME PAY (Average per month)	\$	\$	\$
BONUS (Average per month)	\$	\$	\$
TIPS (Average per month)	\$	\$	\$
COMMISSIONS (Average per month)	\$	\$	\$
SELF-EMPLOYMENT INCOME (Average net per month)	\$	\$	\$
UNEMPLOYMENT BENEFITS	\$	\$	\$
PUBLIC ASSISTANCE / FOOD STAMPS	\$	\$	\$
SOCIAL SECURITY RETIREMENT BENEFITS	\$	\$	\$
SOCIAL SECURITY SURVIVOR BENEFITS	\$	\$	\$
DISABILITY BENEFITS: (check one) Less than 1 Year    1 Year or Greater	\$	\$	\$
SUPPLEMENTAL SECURITY INCOME (SSI)	\$	\$	\$
PENSIONS, ANNUITIES, OR RETIREMENT PLANS	\$	\$	\$
WORKERS' COMPENSATION	\$	\$	\$
ALIMONY *	\$	\$	\$
CHILD SUPPORT*	\$	\$	\$
MONTHLY GROSS RENTAL INCOME FROM ALL PROPERTIES	\$	\$	\$
OTHER INCOME – EXAMPLES: INVESTMENT, INTEREST, DIVIDENDS, ROYALTY, ETC.	\$	\$	\$
<b>TOTAL (GROSS INCOME)</b>	\$ _____ .00	\$ _____ .00	\$ _____ .00

\*You are NOT required to disclose alimony, child support or separate maintenance income.



Loan Number:

<b>SECTION 8</b> <span style="float: right;">INCOME DOCUMENTATION REQUIRED</span>	
ANY and ALL borrowers must report and provide evidence of ALL income sources	
<b>IMPORTANT</b> – Avoid processing delays by providing COMPLETE documentation as described below. Include ALL pages of any statements.	
Income Record Type	What EACH borrower should provide
PROFIT AND LOSS STATEMENT <i>If Self-Employed only</i>	<ol style="list-style-type: none"> <li>Either the last <b>three</b> monthly profit and loss statements OR one for the most recent quarter OR complete Section 9.</li> <li>Include only BUSINESS related gross/net income and itemized expenses.</li> <li>Copy of the <b>most recently filed</b> tax return including ALL schedules and K-1, if applicable.*</li> <li>Copy of <b>two</b> most recent consecutive business bank statements dated within 90 days</li> </ol>
BASE PAY – SALARY/HOURLY WAGE INCOME	<b>Two</b> most recent paystubs dated within 90 days. At least one must show at least 30 days of Year-to-Date income.
OVERTIME PAY, BONUS, TIPS, COMMISSIONS, HOUSING ALLOWANCE	If not clearly evident on your pay stub, provide documentation from the employer that describes the income amount, frequency and duration.
UNEMPLOYMENT BENEFITS	Documentation showing the amount, frequency and duration of benefits that have begun or will begin in 60 days <ul style="list-style-type: none"> <li>Examples include letters, exhibits or benefits statement from the provider</li> <li>If unemployment benefits ended within the last 6 months, provide the latest unemployment statement.</li> </ul>
PUBLIC ASSISTANCE& FOOD STAMPS; SOCIAL SECURITY RETIREMENT, SURVIVORS OR DISABILITY BENEFITS; SUPPLEMENTAL SECURITY INCOME; WORKER'S COMPENSATION; PENSIONS, ANNUITIES, OR RETIREMENT PLANS; AND/OR ADOPTION ASSISTANCE	Documentation showing the amount and frequency of benefits <ul style="list-style-type: none"> <li>Examples include letters, exhibits, disability policy or benefits statement(s) from provider <b>AND</b> proof of payment receipt (such as <b>two</b> most recent bank statements or <b>two</b> deposit advices)</li> <li>For Public Assistance, include the award letter indicating the amount and frequency.</li> </ul>
ALIMONY, CHILD SUPPORT, OR SEPARATION MAINTENANCE PAYMENTS	<ol style="list-style-type: none"> <li>Copy of divorce decree, separation agreement, or other written legal agreement filed with the court documents must show the amount of payments AND the period of time that you are entitled to payment(s) AND</li> <li>Copies of <b>two</b> most recent bank statements, deposit advices showing receipt of payment, cancelled checks, or court documentation demonstrating the payment history. All documentation must be dated within 90 days.</li> </ol> <p><b>NOTE</b> –Alimony, child support or separate maintenance income <u>need not be disclosed</u> if you do not choose to have it considered for repaying your mortgage debt.</p>
(MONTHLY GROSS) INCOME FROM RENTAL PROPERTIES	Most Recent Federal Tax Return with all schedules, including Schedule E* <b>NOTE</b> –If rental income is not reported on Tax Schedule E, include a copy of the current Lease Agreement (ALL pages) AND <b>two</b> bank statements showing deposit of rent checks.
OTHER INCOME – INVESTMENT, INTEREST, DIVIDENDS, ROYALTY, ETC.	Proof of payment receipt (such as <b>two</b> most recent bank statements or deposit advices). Must include source, amount and frequency.)





Loan Number: \_\_\_\_\_

**SECTION 9**

**PROFIT AND LOSS FORM (P&L)**

For Borrowers With  
 Self-Employment  
 Income ONLY

A separate form is required for EACH self-employed borrower and EACH business

- A separate P&L is required for each business where the borrower has at least 25% ownership. This form is only a guide; borrowers can submit their own P&L so long as it contains the required information.
- You must also provide a copy of your most recently-filed federal tax return, including ALL schedules and K-1, if applicable.

Statement Year (YYYY): \_\_\_\_\_ Start date (MM|YY): \_\_\_\_\_ | \_\_\_\_\_ End Date(MM|YY): \_\_\_\_\_ | \_\_\_\_\_  
**Must cover a minimum of 3 calendar months or the most recent calendar quarter.**

Business Name: \_\_\_\_\_

Business Address: Street: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Other Owner(s): \_\_\_\_\_ Partnership Share: \_\_\_\_\_ %

**Gross Receipts / Business Income**(round all figures to the nearest dollar)

Items	Description (optional)	Amount
		\$ _____
		\$ _____
		\$ _____
		\$ _____
		\$ _____
<b>Total Income</b>		\$ _____ .00



**Expenses**(round all figures to the nearest dollar)

Do NOT include any depreciation as an expense or any personal (non-business) expenses

Do NOT include any wages paid to owners

1. Advertising	\$ _____	12. Rent or lease:	
2. Car and truck expenses	\$ _____	a. Vehicles, machinery, and equipment	\$ _____
3. Commissions and fees	\$ _____	b. Other business property	\$ _____
4. Contract labor	\$ _____	13. Repairs and maintenance	\$ _____
5. Depletion/Depreciation	\$ _____	14. Supplies	\$ _____
6. Employee benefit programs	\$ _____	15. Taxes and licenses	\$ _____
7. Insurance (other than health)	\$ _____	16. Travel, meals, and entertainment:	
8. Interest:		a. Travel	\$ _____
a. Mortgage	\$ _____	b. Deductible meals and entertainment	\$ _____
b. Other	\$ _____	17. Utilities	\$ _____
9. Legal and professional services	\$ _____	18. Wages (less employment credits)	\$ _____
10. Office expenses	\$ _____	19. Other expenses	\$ _____
11. Pension and profit-sharing plans	\$ _____	<b>Total Expenses</b>	\$ _____ .

**Net Profit**(Total Income minus Total Expenses) \$ \_\_\_\_\_ .00

 _____ <b>Date (MM DD YY)</b>	 _____ <b>Date (MM DD YY)</b>
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Loan Number:

**SECTION 10** **IRS FORM 4506T-EZ**

Form **4506T-EZ**

**Short Form Request for Individual Tax Return Transcript**

OMB No. 1545-2154

(Rev. January 2012)

Department of the Treasury  
 Internal Revenue Service

▶ Request may not be processed if the form is incomplete or illegible.

**Tip.** Use Form 4506T-EZ to order a 1040 series tax return transcript free of charge, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.		1b First social security number or individual taxpayer identification number on tax return	
2a If a joint return, enter spouse's name shown on tax return.		2b Second social security number or individual taxpayer identification number if joint tax return	
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)			
4 Previous address shown on the last return filed if different from line 3 (see instructions)			
5 If the transcript 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.			
Third party name		Telephone number	
Address (including apt., room, or suite no.), city, state, and ZIP code			

**Caution.** If the tax transcript is being mailed to a third party, ensure that you have filled in line 6 before signing. Sign and date the form once you have filled in this line. Completing this step helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Year(s) requested.** Enter the year(s) of the return transcript you are requesting (for example, "2008"). Most requests will be processed within 10 business days.

2013

2014

2015

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

**Note.** If the IRS is unable to locate a return that matches the taxpayer identity information provided above, or if IRS records indicate that the return has not been filed, the IRS may notify you or the third party that it was unable to locate a return, or that a return was not filed, whichever is applicable.

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am the taxpayer whose name is shown on either line 1a or 2a. If the request applies to a joint return, either husband or wife must sign. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Phone number of taxpayer on line 1a or 2a

<b>Sign Here</b>	Signature (see instructions)	Date
	Spouse's signature	Date





Loan Number:

Section 10

IRS FORM 4506T-EZ (PAGE 2)

Form 4506T-EZ (Rev. 09-2014)

Page 2

Section references are to the Internal Revenue Code unless otherwise noted.

**Future Developments**

For the latest information about developments related to Form 4506T-EZ, such as legislation enacted after it was published, go to [www.irs.gov/form4506tez](http://www.irs.gov/form4506tez).

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Individuals can use Form 4506T-EZ to request a tax return transcript for the current and the prior three years that includes most lines of the original tax return. The tax return transcript will not show payments, penalty assessments, or adjustments made to the originally filed return. You can also designate (on line 5) a third party (such as a mortgage company) to receive a transcript. Form 4506T-EZ cannot be used by taxpayers who file Form 1040 based on a tax year beginning in one calendar year and ending in the following year (fiscal tax year). Taxpayers using a fiscal tax year must file Form 4506-T, Request for Transcript of Tax Return, to request a return transcript.

Use Form 4506-T to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506T-EZ to the address below for the state you lived in when the return was filed.

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

**If you filed an individual return and lived in:**

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia

**Mail or fax to the "Internal Revenue Service" at:**

RAIVS Team  
Stop 6716 AUSC  
Austin, TX 73301  
512-460-2272

RAIVS Team  
Stop 37106  
Fresno, CA 93686  
559-456-7227

RAIVS Team  
Stop 6705 P-6  
Kansas City, MO 64999  
816-292-6102

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

**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. If you request a transcript, sections 6103 and 6109 require you to provide this information, including your SSN. 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, the District of Columbia, and U.S. commonwealths and possessions 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 4506T-EZ will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 9 min.; Preparing the form, 18 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 4506T-EZ simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
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.

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

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

**Signature and date.** Form 4506T-EZ 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 4506T-EZ within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.





Loan Number:

**SECTION 11**

**HARDSHIP STATEMENT**

<p>Business failure</p>	<p>Federal Tax Return from the previous year (including all schedules) AND          Proof of business failure supported by one of the following:          Bankruptcy filing for the business; OR          Two months recent Bank Statement for the business account evidencing cessation of business activity; OR          Most recent signed and dated quarterly or year-to-date Profit and Loss statement</p>
<p>Medical expenses, surgeries, extended illness or disease</p>	<p>Written statement or other documentation verifying illness; OR          Doctor's certificate of illness; OR          Copy of the Medical bills          *None of the above shall require providing detailed medical information</p>
<p>I am unemployed and receiving benefits          I am/was receiving unemployment benefits from          ____ ____ ____ to ____ ____ ____          Start Date ( MM DD YY )    End Date ( MM DD YY )</p>	<p>No hardship documentation required</p>
<p>I am unemployed and NOT receiving benefits</p>	<p>No hardship documentation required</p>
<p>Other Hardship(s) – describe below:</p>	<p>Written explanation describing the details of the hardship and relevant documentation. Space provided below.</p>
<p><b>Hardship Explanation (continue on a separate sheet of paper if necessary)</b></p>	
<p> </p>	





Loan Number: \_\_\_\_\_

**SECTION 12**

**NON-BORROWER CONSENT FORM**

If non-borrower earnings are used as income

Complete if including income from a non-borrower (person(s) not on loan)

**IMPORTANT - Ocwen cannot consider non-borrower income UNLESS this authorization form is completed.**

A **non-borrower** is defined as someone who lives at the borrower’s primary residence, but is not on the original mortgage loan/note (and may or may not be on the original security instrument), but whose income is used to support the mortgage payment or monthly expenses.

- Ocwen will review credit report(s) for any non-borrower whose income is included in the mortgage assistance application.
- This form authorizes Ocwen to pull a credit report and verify that the income from this non-borrower has not been used for a prior modification.

**Note:** Without these authorizations, non-borrower income cannot be considered, and may result in a delay in processing your application.

**Non-Borrower 1**

**Non-Borrower 2**

Print Name \_\_\_\_\_  
\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
Social Security Number      Date of Birth (MM|DD|YY)

Print Name \_\_\_\_\_  
\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_  
Social Security Number      Date of Birth (MM|DD|YY)

**Acknowledgements.**

- I understand that Ocwen will pull a current credit report on all non-borrowers whose income is submitted.
- I confirm that my income was not utilized in a prior modification.

**SIGN HERE** → \_\_\_\_\_  
Non-Borrower 1 Signature      Date(MM|DD|YY)

**SIGN HERE** → \_\_\_\_\_  
Non-Borrower 2 Signature      Date(MM|DD|YY)

**SECTION 13**

**CONSENT FOR RELEASE OF INFORMATION FORM**

**Third-Party Authorization Form**

\_\_\_\_\_  
Mortgage Lender/Servicer Name (“Servicer”)      Account/Loan Number

By signing below, Borrower and Co-Borrower (if any) (individually and collectively, “Borrower” or “I”), authorize the above Servicer, its partners or affiliates, and the third parties listed below (individually and collectively, “Third Party”) to obtain, share, release, discuss, and otherwise provide to and with each other, public and non-public personal information contained in or related to the mortgage loan of the Borrower. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Borrower.

\_\_\_\_\_  
Counseling Agency      State HFA Entity      Other Third Party      Relationship to Borrower (s)

\_\_\_\_\_  
Agency Contact Name & Phone Number      State HFA Contact Name & Phone Number      Third Party Contact Name & Phone Number

\_\_\_\_\_  
Agency Email Address      State HFA Email Address      Third Party Email Address

I/We do not wish to authorize any third parties to receive information about the mortgage

- Hardest Hit Fund Programs by Servicer or State HFA to the U.S. Department of the Treasury or their agents in connection with their responsibilities under the Emergency Economic Stabilization Act.
- Ocwen will take reasonable steps to verify the identity of a Third Party, but has no responsibility or liability to verify the identity of such Third Party. Ocwen also has no responsibility or liability for what a Third Party does with such information.
- This Third-Party Authorization is valid when signed by ALL borrowers and co-borrowers named on the mortgage. Authorization remains valid until Ocwen receives a written revocation signed by any borrower or co-borrower.

**I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.**

**SIGN HERE** → \_\_\_\_\_  
Date (MM|DD|YY)

**SIGN HERE** → \_\_\_\_\_  
Date (MM|DD|YY)

**SIGN HERE** → \_\_\_\_\_  
Date (MM|DD|YY)



Loan Number:

**SECTION 14**

**BORROWER ACKNOWLEDGEMENT AND AGREEMENT**

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1. I certify that all of the information in this package is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. I understand and acknowledge that the Servicer, the owner or guarantor of my mortgage loan, their respective agents, or an authorized third party\* may investigate the accuracy of my statements, may request me to provide additional supporting documentation and that knowingly submitting false information may violate Federal and other applicable law.
3. I authorize and give permission to the Servicer, the respective agents, or an authorized third party\* to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate each borrower's eligibility for mortgage 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. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
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. I certify that unless I have previously notified the Servicer, and I am currently seeking an assumption of the mortgage, there has been no change in the ownership of the Property since the original mortgage documents for the property in which I am seeking relief were signed.
6. I certify that I am willing to provide all requested documents and to respond to all Servicer, their agents or authorized third party\* 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. If applicable to the program for which my loan is under review I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. If I am eligible for assistance under any mortgage relief program, and I accept and agree to all terms of any notice, plan, or agreement, I also agree that:
  - a. The terms of this Acknowledgment and Agreement are incorporated into such notice, plan, or agreement by reference as if set forth therein in full.
  - b. My first timely payment, if required, following my Servicer's determination and notification of my eligibility or prequalification for assistance will serve as my acceptance of the terms set forth in the notice, plan, or agreement sent to me.
  - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
  - d. Payments due under a trial period plan for a modification will contain escrow accounts. If I was not previously required to pay escrow amounts and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts; I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
10. I understand that my Servicer, their agents or authorized third party\* will collect and record personal information that I submit in this package and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity. I understand and consent to the Servicer's, their agents or authorized third party's\*, as well as any investor or guarantor's, disclosing my personal information and the terms of any mortgage assistance or foreclosure alternative to the following:
  - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
  - b. Any HUD-certified housing counselor.



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**SECTION 14**




**BORROWER ACKNOWLEDGEMENT AND AGREEMENT**

PAGE 2 OF 2

11. NOTICE TO TEXAS BORROWERS: If the loan you are requesting to modify is a Texas Home Equity Loan or Line of Credit, your loan might not be eligible for a modification due to state law regulations concerning allowable modification terms. However, please proceed with submitting your package for review so we can examine your financial situation and your loan to determine the best available mortgage relief option.
12. I understand the Servicer will not refer the loan to foreclosure or conduct the foreclosure sale if already referred once we receive a complete package and while under review for mortgage assistance. However, the court having jurisdiction or the public official charged with carrying out the foreclosure may fail or refuse to halt the sale. The review for any mortgage assistance program, will not begin until all required documentation is received. I understand that any fee charged in connection with a property valuation will be assessed to my account.
13. I understand that in order to be reviewed for a foreclosure alternative, all required documentation must be received no later than seven (7) business days prior to a scheduled foreclosure sale date. **Exception for California and Nevada:** As required by state law, if your property is located in the state of California or Nevada and your scheduled foreclosure sale is within seven (7) business days, the review of your loan for a foreclosure alternative is subject to different timeframes. Please contact us at (800) 746-2936 to discuss.
14. I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to the Servicer. This includes text messages and telephone calls to my cellular or mobile telephone.

The undersigned certifies under penalty of perjury that all statements in this document are true and correct.

\*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA), Consumer Finance Protection Bureau (CFPB), or other similar entity that is assisting in obtaining a foreclosure prevention alternative or ensuring on behalf of the borrower that all mortgage relief options were properly reviewed and offered

	_____	 Date (MM DD YY)		_____	 Date (MM DD YY)
	_____	 Date (MM DD YY)			





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**SECTION 15**

**HOMEOWNER'S HOTLINE**

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 (888) 995-HOPE (4673).

The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.



**SECTION 16**

**BEWARE OF FORECLOSURE RESCUE SCAMS. HELP IS FREE!**

Beware of Foreclosure Rescue Scams.

There is never a fee to get assistance or information from your lender or a HUD-approved housing counselor. Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan. Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt. Never make your mortgage payments to anyone other than your mortgage company without their approval.





Loan Number:

## SECTION 17

## FREQUENTLY ASKED QUESTIONS

### 1. I've seen ads offering to help me avoid foreclosure for a fee. Will it cost money to get help?

**There should never be a fee** from Ocwen or any qualified counselor to obtain assistance or information about foreclosure prevention options. Unfortunately, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee. Never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program. We suggest using the HUD website referenced in question 10 to locate a counselor near you. Also, please refer to the attached document called "Notice to Borrowers" for more information.

### 2. What happens to my mortgage while you are evaluating my documents?

You remain obligated to make all mortgage payments when they come due, even when we are reviewing your loan for assistance options.

### 3. Will the foreclosure process begin if I do not respond to this letter?

If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned and you do not supply a complete package, we may refer your mortgage to foreclosure. In order for Ocwen to consider you for all types of foreclosure alternatives and not to refer your loan to foreclosure or go to foreclosure judgment or sale, we must receive a complete package.

### 4. What happens if I have waited too long and my property has been referred to an attorney for foreclosure? Should I still contact you?

Yes, the sooner the better! We have a number of options available even if foreclosure proceedings have started. The sooner you contact us within the foreclosure process, the greater the likelihood that we can help you. Contact us and we can tell you which programs are still available.

### 5. What if my property is scheduled for a foreclosure sale in the future?

If you submit a complete 'Request for Mortgage Assistance and Hardship Affidavit' less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

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

No. Foreclosure proceedings will be stalled once you accept a foreclosure alternative, such as a forbearance or modification. Foreclosure will only be cancelled once you complete all necessary agreements and comply with all requirements of the program.

### 7. Will my credit score be affected by my late payments or being in default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

### 8. Will my credit score be affected if I accept a foreclosure prevention option?

While the effect on your credit will depend on your individual credit history, credit scoring companies would generally consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

### 9. Is foreclosure prevention counseling available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at [www.hud.gov/offices/hsg/sfh/hcc/fc/](http://www.hud.gov/offices/hsg/sfh/hcc/fc/) to find a counselor near you.

### 10. What happens once I have sent the package to you?

After we receive your application, we will send a notice to you within three business days to confirm that we have received it. Next, we will review your package to determine whether or not it is complete. If your application is incomplete or missing any documentation, we will notify you within five business days. Within 30 days of receiving your complete application, we will let you know what foreclosure alternatives are available to you and what your next steps are. If you submit your complete application less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible. However, you may not receive a notice of incompleteness or a decision on your request prior to sale. Please submit your application as soon as possible.



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## SECTION 18

### INFORMATION ABOUT DEED-IN-LIEU OF FORECLOSURE

**1. What is a Deed-in-Lieu of foreclosure?**

A Deed-in-Lieu of foreclosure (Deed-in-Lieu) is an option to settle your mortgage. You hand the property title over to your mortgage holder. This transfers ownership to them, so you both avoid a costly and time-consuming foreclosure process.

**2. Why is a Deed-in-Lieu a good option for me?**

In many cases, a Deed-in-Lieu is a solution for both you and Ocwen. With a Deed-in-Lieu, you could walk away with no more mortgage debt and, a less negative impact on your credit than foreclosure or bankruptcy. Unlike a short sale, a Deed-in-Lieu does not require the time and energy associated with listing and selling your house. There are no realtors involved and you don't have to worry about getting an offer. You simply transfer the title to settle the loan.

**3. What if I have a second mortgage or other lien against my property? Do I still qualify?**

In order to participate in the Deed-in-Lieu program, your property needs to have a clear title. This means all other mortgages, plus any liens or encumbrances on the property, must be settled or paid off. However, we can negotiate on your behalf to help settle those accounts and release other liens on your title.

**4. My home is already in foreclosure. What happens if my preference is to give back the property?**

If foreclosure proceedings are already underway and there is a foreclosure sale date scheduled in the next 37 days, the foreclosure proceedings will not automatically be stopped if you choose to give back the property. Be sure to discuss your options with your Relationship Manager.

**5. How will a Deed-in-Lieu affect my state and federal income taxes?**

There are possible income tax considerations, but they vary depending on the circumstances. Please contact the IRS or your tax preparer to discuss your specific tax situation.

**6. How will you report my Deed-in-Lieu to the credit bureaus?**

We will follow standard industry practice and report to the major credit reporting agencies. We have no control over, or responsibility for, the impact of this report on your credit score. For more information, visit [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm).

**7. Where can I get more information about Deed-in-Lieu?**

Call our Customer Care Center at 1-800-746-2936, Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET. Or, call the Homeowner's HOPETM Hotline at 1-888-995-HOPE (4673) or 1-877-304-9709 (TTY) to speak with a HUD-certified counselor.

**8. I am renting my house to tenants right now. Am I still eligible for Deed-in-Lieu?**

Yes. Properties that are vacant or tenant occupied are now eligible for Deed-in-Lieu. This includes family members or dependents living in the property rent-free.



Loan Number:

## SECTION 19

## INFORMATION ABOUT SHORT SALES

### 1. How does a short sale work?

A “short sale” is specifically designed to help borrowers who (a) Are unable to afford their first mortgage loan and (b) Want to sell their home to avoid foreclosure, but the sales price may be less than what they owe on their mortgage loan. A short sale refers to selling a home “short” of, or for less than, what is owed on the mortgage loan and using the sale proceeds to settle the full debt owed on the home. A short sale requires coordination and cooperation between several parties - the Seller, the Buyer, listing and buyer’s Real Estate Agent, Settlement Agent, Mortgage Lender / Servicer and / or Mortgage Insurer.

### 2. What if the offer doesn’t get approved?

- If the short sale is not approved **due to unacceptable sale terms** (low sales price, excessive commission, etc.), you may be able to submit a revised purchase contract with a new sales price for review.

### 3. Other important information.

- Keep your house and your property in good condition and cooperate with your real-estate agent to show it to potential buyers.
- Be able to provide the buyer of your home with clear title. To start, determine if you have other loans, judgments or liens secured by your home, such as a home-equity line of credit or a second mortgage. If there are such liens, these loans will need to be paid off in full or negotiated with the lien holders to release them before the closing date. Under this program, you must make sure other lien holders will agree not to pursue other legal action related to the payoff of their lien, such as a deficiency judgment. You can get help from your broker to negotiate with the other lien holders.

### 4. IRS and Credit Reporting information.

- We are required by law to report the difference between the remaining amount of principal owed and the amount that we receive from the sale to the Internal Revenue Service (IRS) on Form 1099C as debt forgiveness. In some cases, debt forgiveness can be taxed as income. Amounts allowed for moving expenses may also be reported as income. We suggest that you contact the IRS or your tax preparer to determine if you may have any tax liability.
- We will follow standard industry practice and report to the major credit reporting agencies that your mortgage was settled for less than the full balance. We have no control over, or responsibility for, the impact of this reporting on your credit score.