Request for Workout Option



Mortgage Löan #:		Property Address:	
		· .	
$\mathcal{F}_{i} = \{ i, j \in \mathcal{F}_{i} \mid i \in \mathcal{F}_{i} \} $			
	**		
(name)	, am re	equesting that the Mortgage Service	Center review my financial
situation to see if I qualify for a Workou	it Option to avoid	foreclosure.	
Staddon to see in equality for a rectines	at option to avoic	, , , , , , , , , , , , , , , , , , , ,	
I am having difficulty making my month	nly mortgage pay	ment due to financial hardship. The	primary reason for this
financial hardship is:			
	at best describes y	our situation.Check only one entry.)	
☐ Unemployment —		☐ Mortgage payment incre	ease
Separation or divorce		☐ Business failure	
☐ Death of spouse		Damage to property	•
\square Job relocation		Medical bills	
Military service		☐ Illness	
Reduced income		Incarceration	
Excessive debts		Other (please specify)	
Please use the following space to briefly			
	<u> </u>	<u> </u>	
<u></u>		· · · · · · · · · · · · · · · · · · ·	
nn se i 191 ga i re alest la satisfació de la contra	—		
I believe that my financial hardship is:	□ temporary	☐ permanent	
I would like to participate in a Workout	Option: 🗖 yes	🗖 no	
I would like to keep my property: 🔲 y	es 🚨 no		• .
Would like to keep my property. y	es — 110		
If there are additional liens on this prop	erty, please fill ou	t the name or company/firm that is	holding the second lien.
Lan Halday's Nama		Amount of Line	
Lien Holder's Name		Amount of Llen	
PLEASE SIGN HERE			
Borrower's Signature	Date	Co-borrower's Signature	Date

Mortgage Service Center

(Please Print)

Authorization to Disclose Information

Mortgagor Name(s):	
Loan Number:	
This document will authorize the servicer of my loan, and any	and all parties affiliated to disclose to:
Regart Properties / Short	F Sala Success
Phono Number Clenise @ SSS-LV, Com/ Email	delopriebe@sss-Wicam
any and all information, records or reports concerning my mort consumer reporting information. Except as expressly provided have made to opt-out of your information sharing practices.	tgage loan, as fully and freely as they would disclose such information to me, excluding for herein, this authorization does not affect or change any previous elections I may
pircumstances where my consent may be required or requested.	rovide a full disclosure to the above party of any and all information in any It does not authorize the above party to take any action on my account including but payment applications or reversals, etc., nor does it allow for the disclosure of consumer
When disclosing information regarding my account, the above p	party will need to provide this password:
Password - Optional (Please Print)	
A photocopy and/fax copy of this authorization shall be conside	ered to be as valid as the original.
This authorization will temain effective until my mortgage serv	ricer received notification of revocation in writing at the address below or until;
Print Date	
By signing here, you are authorizing my mortgage loan servicer lescribed above.	to discuss with the above named party, information regarding my mortgage as
Mortgagors Signature	Date
Mortgagors Signature	Date
Please Mail, fax or email this completed authorization to:	

Mortgage Service Center P.O. Box 5452 Mt. Laurel, NJ 08054
Fax: (856) 917 – 2848
Email: <u>HAT@MORTGAGEFAMILY.COM</u>

Mortgage Loan #:	Property Address:
I, am requesting t my financial situation to see if I qualify Workout Option to avoid Foredosure	that Mortgage Service Center to review y for a Workout Option to avoid Foreclosure.
I am having difficulty making my mon created by: (Please check the one to or use the "other field to briefly descri	othly payments because of financial difficulties hat CLOSEST matches your situation or use the libe your situation.
☐ Unemployment ☐ Separation ☐ Death of Spouse ☐ Job Relocation ☐ Military Service ☐ Other (please specify):_	☐ Reduced Income ☐ Divorce ☐ Excessive Debts ☐ Medical Bills ☐ Payment Increase ☐ Illness ☐ Business Failure ☐ Incarceration ☐ Damage to Property
I believe that my situation/hardship is I would like to participate in a Workou I would like to keep my property:	: ☐Temporary ☐Permanent It Solution: ☐ Yes ☐ No ☐ Yes ☐ No
Are there any additional liens on this please fill out the name, company or	property to the best of your knowledge. If so, firm that is holding that lien.
Lien Holder's Name	e Amount of Lien
Borrower's Signature	Co-Borrower's Signature

Borrower's Financial Statement



Loan #:	·			
Borrower Name:		Social Security #:	·	
Mailing Address:				
Employer:		Position:		
Employer Address:		Employer Phone:		
Daytime Phone:		Evening Phone:		
E-mail Address:				
Number of dependents at	this address:			
Co-borrower Name:		Social Security #:		
Mailing Address:				
Employer:		Position:		
Employer Address:		Employer Phone:		
Daytime Phone:		Evening Phone:		
E-mail Address:	· · · · · · · · · · · · · · · · · · ·			
	·			
ASSETS/LIABILITIES				
DESCRIPTION:	ESTIMATED VALUE	AMOUNT OWED	NET VALUE	
Primary Residence:				
Other Real Estate:			·	
Automobile:				
Automobile:			4	
Checking Account:				
Savings Account:				
IRA/Keough Accts:				
401 (K) Acct:				
Stocks/Bonds/CDs;			· .	
Boats:				
Collections/Art/Etc:				
Personal Items:		·		
MONTHLY INCOME [) ATA			
DESCRIPTION:	BORROWER	CO-BORROWER	TOTAL	
Gross Pay:	BOIMOVVEIN	CO-DONNOWEN	TOTAL	
Overtime:				
Commissions:	·			
Bonus:				
Child Support:	· · · · · · · · · · · · · · · · · · ·			
Rental Income:				
Other (Specify):				
Outer (Speeny):		NET INCOME TOTAL:		
	L			
ACKNOWLEDGEMEN	T and AUTHORIZATION			
		the above referenced mortgaged prope	erty. I have described my current	
financial condition in this f	inancial Statement form and I certi	fy that all information presented herein,	as well as all attachments is true,	
accurate, and correct to the	e best of my knowledge. I understa	nd that submission of this information in	n no way obligates my Lender,	
	r or Insuror to provide assistance to		, , , ,	
	·			
AUTHORIZATION: By signing this Financial Statement, I hereby authorize my Lender, Mortgage Servicer, Insurer and their respective				
agents to order a credit re	port and verify any and all employm	nent and account information.		
	'DE			
PLEASE SIGN HE	:RE			
	4			
Borrower's Signature	Date	Co-borrower's Signature	Date	
Politossel 2 SiAllarale	Dale	Co-portower's signature	Date	

Monthly Expenditures



DESCRIPTION	MONTHLY DUE	BALANCE DUE	DELINQUENT? Y / N	NOTES
Household Expenses:				
Mortgage Payment				
Other Mortgages			1	1
Non-escrow taxes / Insurance			- !	
Homeowner / Condo / Co-op Assoc. Fees				
Alimony / Child Support	<u> </u>		-	
Child Care	· · · · · · · · · · · · · · · · · · ·			
Electric / Gas / Heat				
Water / Sewage				
Telephone / Internet			-	
Food for Household				
School / Work Lunches				
	-			
Clothing / Dry Cleaning Cable TV / Satellite	,			
	\$	· •		<u> </u>
Total Household Expenses	. \$	\$		
Credit Card Expenses:				
VISA				
MasterCard Death Street Gradit Cond				
Dept. Store Credit Card				<u> </u>
Other Credit Cards			'	
Total Credit Card Expenses	\$	\$		
Auto Expenses:				
Auto Loan #1				
Auto Loan #2				
Auto Insurance				<u> </u>
Gasoline				<u> </u>
Auto Repairs				ſ
Parking				
Total Auto Expenses	\$	\$		
Personal Loans:				
Personal Loan #1				
Personal Loan #2				
Total Personal Loans	\$	\$		
Insurance/Medical Expenses:				
Health Insurance				
Life Insurance				
Doctors / Dentists				
Prescriptions				
Medical bills				
Total Ins/Medical Expenses	\$	\$		
Miscellaneous Expenses:	+	- 4		
Charity / Donations				
Union Dues / Club Dues				
Entertainment	 			*
Sports / Hobbies				
				
Vacations Miss Expanse #1				
Misc. Expense #1	<u></u>	*		
Total Misc. Expenses	\$	\$		<u></u>
TOTAL EXPENSES	\$			

PLEASE NOTE: DO NOT list bills in the MONTHLY DUE column if they are a "one time"debt.

Please note if any of the above bills are deducted from your paycheck.

Please note any loans which will be paid in full within the next 6 months.

Hardship Affidavit



Borrower	Name (fi	rst, midd	le, last):	Date of Birth:
Co-Borro	wer Nam	e (first, n	niddle, last): _	Date of Birth:
Property S	Street Ad	dress:	·	
Property (City, State	e, ZIP:		
Loan Nun	nber:	·	water and a second	
loan, l/we	am/are :	submittir	ng this form t	egage Service Center ("Servicer") to enter into a workout agreement on my to the Servicer and indicating by my/our checkmarks ("✔") the one or more lity making payments on my/our mortgage loan.
BORROW Yes N	lo	CO-B € Yes □	ORROWER 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. If yes, please provide details:
Yes N	lo 1	Yes	No □	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). If yes, please provide details:
Yes N	lo J	Yes	No □	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. If yes, please provide details:
Yes N	lo 1	Yes 🗆	No □	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). If yes, please provide details:

Yes	No □	Yes	No □	creditors. I may l	nt payments are excessive, and I am overextended with my have used credit cards, home equity loans or other credit nthly mortgage payments. If yes, please provide details:
Yes	No □	Yes □	No	There are other in please provide d	reasons I/we cannot make our mortgage payments. If yes, etails:
The for statut to do on wh you m	ollowing in es that pro so. The lav nether you nay check r ed to note	formation in whibit discri wy provides choose to more than the inform	is requested I mination in h that a lender furnish it. If y one designat nation on the	ousing. You are no or servicer may no you furnish the info ion. If you do not f basis of visual obs	rposes ernment in order to monitor compliance with federal but required to furnish this information, but are encouraged but discriminate either on the basis of this information, or but or ormation, please provide both ethnicity and race. For race, furnish ethnicity, race, or sex, the lender or servicer is between the service of services are check the box below.
	OWER	sh to furni	sh this inforn	nation	CO-BORROWER ☐ I do not wish to furnish this information
Ethni	city: Hispanic or	÷		idion	Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
	Asian Black or Af	rican Amei	laska Native rican ther Pacific Is	lander	Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
	Female Male		·		Sex: □ Female □ Male
To be	a complete	d by interv			
	ce-to-face	•		ail 🔲 Teleph	one 🔲 internet
				•	
1		·			
1	Interviewer's Signature: Date:				
Interviewer's Phone Number (include area code):					

Borrower/Co-Borrower Acknowledgment

- 1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified on this document has/have contributed to my/our need to modify the terms of my/our mortgage loan.
- 2. I/We understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate federal law.
- 3. I/We understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
- 4. I/We understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
- 5. I/We certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
- 6. I/We certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/We understand that time is of the essence.
- 7. I/We understand that the Servicer will use this information to evaluate my/our eligibility for a workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.

Borrower Signature	Date	Co-Borrower Signature	Date
E-mail Address:		E-mail Address:	
Cell Phone #:		Cell Phone #:	
Home Phone #:		Home Phone #:	
Work Phone #:		Work Phone #:	
Social Security #:		Social Security #:	

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. So a transcript. If you need a copy of your return, use Form 4506, Request for Copy	See the product list below. You can also call 1-800-829-1040 to 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 2	ZIP code				
4	Previous address shown on the last return filed if different from line 3	<u> </u>				
5	If the transcript or tax information is to be mailed to a third party (such as and telephone number. The IRS has no control over what the third party do					
Caut	tion: 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				
·a	Return Transcript, which includes most of the line items of a tax return the following returns: Form 1040 series, Form 1065, Form 1120, Form Return transcripts are available for the current year and returns process will be processed within 10 business days	n 1120A, Form 1120H, Form 1120L, and Form 1120S. seed during the prior 3 processing years. Most requests				
b	Account Transcript, which contains information on the financial status of the assessments, and adjustments made by you or the IRS after the return was financial status and estimated tax payments. Account transcripts are available for most returns	led. Return information is limited to items such as tax liability				
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 f within 10 business days	ile a return for the year. Most requests will be processed				
8	Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcribes information returns. State or local information is not included with the Form information for up to 10 years. Information for the current year is generally not a W-2 information for 2006, filed in 2007, will not be available from the IRS until 2 should contact the Social Security Administration at 1-800-772-1213. Most requ	cript. The IRS can provide a transcript that includes data from W-2 information. The IRS may be able to provide this transcript vailable until the year after it is filed with the IRS. For example, 2008. If you need W-2 information for retirement purposes, you				
Caut	tion: If you need a copy of Form W-2 or Form 1099, you should first contact with your return, you must use Form 4506 and request a copy of your return	the payer. To get a copy of the Form W-2 or Form 1099				
9	Year or period requested. Enter the ending date of the year or period, us years or periods, you must attach another Form 4506-T. For requests related to quarter or tax period separately.	ing the mm/dd/yyyy format. If you are requesting more than fou				
٠						
inforr guar	ature of taxpayer(s). I declare that I am either the taxpayer whose name is mation requested. If the request applies to a joint return, either husbandian, tax matters partner, executor, receiver, administrator, trustee, or partute Form 4506-T on behalf of the taxpayer.	shown on line 1a or 2a, or a person authorized to obtain the tax				
Sigr	Signature (see instructions)	Date				
Her						
	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,	RAIVS Team Stop 679 Andover, MA 05501
Vermont	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
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O.	RAIVS Team Stop 6716 AUSC Austin, TX 73301
address	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,	RAIVS Team Stop 37106 Fresno, CA 93888
Wisconsin, Wyoming	559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania,	RAIVS Team Stop 6705-B41 Kansas City, MO 64999
West Virginia	816-292-6102

Chart for all other transcripts

If you lived in or

Mail or fax to the

your business "Internal Revenue Service" at: was in: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, RAIVS Team Minnesota, P.O. Box 9941 Mississippi, Mail Stop 6734 Missouri, Montana, Ogden, UT 84409 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 801-620-6922 Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts. RAIVS Team Michigan, New P.O. Box 145500 Hampshire, New Jersey, New York, Stop 2800 F North Carolina, Cincinnati, OH 45250 Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin

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.

859-669-3592

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

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 taxpaver.

Documentation. For entitles 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.