

Loan Number:

Mortgage Assistance Application

If you are having difficulty making your mortgage payments, please complete and submit this application, along with the required documentation, to Carrington Mortgage Services, LLC ("CMS") as soon as possible. We will acknowledge receipt of your application within five business days and let you know if we need any additional information or documentations to complete your application.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact us at 800-561-4567.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, please contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

Applicant Information

Borrower's name: _____ (please indicate if any name change since origination)

Social Security # _____ Marital Status: _____ Spouse Name: _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Co-borrower's name: _____ (please indicated if any name change since origination)

Social Security # _____ Marital Status: _____ Spouse Name: _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

***Additional applicant name:** _____

Social Security # _____ Marital Status: _____ Spouse Name: _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

*** FHA and USDA insured loans will require additional applicants that apply and are approved for a loan modification and/or partial claim to be financially liable for the debt before the workout option becomes effective and may be required to sign a loan assumption agreement.**

Preferred contact method (select all that apply):

Cell phone Home phone Work phone Email Text — checking this box indicates your consent for text messaging.

Notice: When you give us your mobile number and/or email address, we have your permission to contact you at that number and/or email address about all of your accounts serviced by Carrington Mortgage Services, LLC ("CMS") and to communicate information about your application for assistance. Your consent specifically allows us to use text messaging, artificial or prerecorded voice message and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. You may contact us at any time to change these preferences.

Property Information

Property Address: _____ Number of people in household _____

Mailing address (if different from property address): _____

- The property is currently: A primary residence A second home An investment property
- The property is (select all that apply): Owner occupied Renter occupied Vacant
- I want to: Keep the property Sell the property Transfer ownership of the property to my servicer Undecided

Is the property listed for sale? Yes No – If yes, provide the listing agent’s name and phone number—or indicate “for sale by owner” if applicable: _____

Is the property subject to condominium or homeowners’ association (HOA) fees? Yes No

If yes, indicate frequency (select one) and amount of dues: \$ _____ Monthly Quarterly Yearly

Hardship Information

The hardship causing mortgage payment challenges began on approximately _____ (date) and is believed to be:

- Short-term (up to 6 months)
- Long-term or permanent (greater than 6 months)
- Resolved as of (date) _____

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death?

Yes No

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> ▪ Date of unemployment _____. Actively looking for employment? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Reduction in income: a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, etc.)	<ul style="list-style-type: none"> ▪ Hardship letter outlining the type, timing and amount and if the increase will continue into the foreseeable future
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower’s place of employment	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> ▪ Written statement from the borrower, or other documentation verifying disability or illness ▪ Note: Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> ▪ Court approved divorce decree or final separation agreement AND recorded quitclaim deed (warranty deed for TX properties)
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, similar domestic partnership under applicable law	<ul style="list-style-type: none"> ▪ Recorded quitclaim deed (special warranty deed for TX properties) OR legally binding agreement evidencing that the non-occupying borrower has relinquished all rights to the property
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> ▪ Death certificate OR obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> ▪ For active duty service members: Permanent Change of Station orders or letter showing transfer. ▪ For employment transfers/new employment: Copy of signed offer letter from employer showing transfer to a new location AND documentation that reflects the amount of any relocation assistance provided
<input type="checkbox"/> Other – hardship that is not covered above:	<ul style="list-style-type: none"> ▪ Letter describing the details of the hardship and any relevant documentation

Monthly Household Income Documentation Requirements

Carefully review the income documentation requirements and then complete the borrower, co-borrower and applicant income details on the following page:

INCOME TYPE	REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> ▪ Most recent 30 days consecutive pay stubs showing year to date earnings ▪ Weekly pay – 4 paystubs, Bi weekly or Semi-monthly pay – 2 paystubs, Monthly – 1 paystub
Self-employment income	<ul style="list-style-type: none"> ▪ Most recent signed and dated quarterly or year-to-date profit/loss statement AND ▪ Most recent complete and signed business tax return including all schedules OR ▪ Most recent complete and signed individual federal tax return or completed including all schedules and signed 4506T (attached) if tax returns not available
Unemployment benefit income	<ul style="list-style-type: none"> ▪ Most recent benefit/award letter or statement
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	<ul style="list-style-type: none"> ▪ Two most recent bank statements showing deposits (all pages) AND ▪ Award letters or other documentation showing the amount, duration and frequency of the benefits
Non-taxable Social Security or disability income	<ul style="list-style-type: none"> ▪ Two most recent bank statements showing deposits (all pages) AND ▪ Award letters or other documentation showing the amount, duration and frequency of the benefits
Rental income (rents received, less expenses other than mortgage expense)	<ul style="list-style-type: none"> ▪ 2 most recent bank statements demonstrating receipt of rent AND ▪ Current lease agreements for all properties AND ▪ Mortgage statements for all non-CMS serviced loans AND ▪ Most recent filed and signed Federal Tax Return (Including Scheduled E)
Investment or insurance income	<ul style="list-style-type: none"> ▪ Two most recent investment statements AND ▪ Two most recent bank statements supporting receipt of the income
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	<ul style="list-style-type: none"> ▪ Two most recent bank statements showing receipt of income AND ▪ Other documentation showing the amount and frequency of the income

Monthly Household Income for Borrower(s)/Applicant

Borrower		Co-Borrower		Additional Applicant	
Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Provide start date: ____/____/____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Provide start date: ____/____/____	Are you a wage earner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Provide start date: ____/____/____
Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Frequency paid? (Weekly/Monthly/Annual) _____	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Frequency paid? (Weekly/Monthly/Annual) _____	Do you receive bonus/commission? <input type="checkbox"/> Yes <input type="checkbox"/> No	Frequency paid? (Weekly/Monthly/Annual) _____
Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned and company start? __% / / ____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned and company start? __% / / ____	Are you self-employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	% of business owned and company start? __% / / ____
Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____	Are you a school employee? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of months paid per year? _____
Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties /units and total rents received? # ___ \$ _____	Do you have rental income? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties /units and total rents received? # ___ \$ _____	Are you a teacher? <input type="checkbox"/> Yes <input type="checkbox"/> No	# of properties /units and total rents received? # ___ \$ _____
Other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s) and frequency: Type - _____ Frequency: _____	Other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s) and frequency: Type - _____ Frequency: _____	Other income sources not listed above? <input type="checkbox"/> Yes <input type="checkbox"/> No	List type(s) and frequency: Type - _____ Frequency: _____
Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____	Total Monthly Gross Income \$ _____	Total Monthly Net Income \$ _____

Household Assets

List all household assets and exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan:

Checking/Savings account(s) and cash on hand	\$
Money market funds and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

Monthly Household Living Expenses

List average monthly household expenses:

Utilities (electric, water, gas, cell, cable, etc.)	\$
Food/groceries/household supplies/pet expenses	\$
Auto (gas/insurance/repairs/tolls, etc.)	\$
Tuition/Child Care	\$
Medical	\$
Child Support/Alimony	\$
Misc. Recurring Expenses (List)	\$

1. I/We certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I/We agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party* communications.
3. I/We acknowledge and agree that my 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.
4. I/We consent to the servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. I/We consent to the disclosure by my servicer, authorized third party,* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.
6. I/We agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I/We consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party.*

8. **Taxpayer First Act Disclosure and Consent to Use Tax Return Information**

Federal law requires this consent be provided to you. Carrington Mortgage Services, LLC (CMS) will not use, disclose or share your tax return information for any purpose other than the express purposes outlined below and shall not disclose tax return information to any other party without your express permission or request. If you agree with the terms below, please sign and date below.

I/We agree and authorize Carrington Mortgage Services, LLC, its affiliates, employees, managers, partners, officers, agents, service providers, successors and assigns and any third parties involved in this mortgage transaction to obtain, use, disclose or share tax return information for purposes of offering, marketing, originating, purchasing, servicing, maintaining, managing, insuring, selling, and/or securitizing this mortgage loan including, but not limited to, any due diligence activities associated therewith, in accordance with applicable laws, including state and federal privacy and data security laws. Third parties may include Fannie Mae, Freddie Mac, FHA, VA, USDA or any investor, guarantor, insurer, servicer, or purchaser of the loan, including any companies that provide support services to such parties for purposes permitted by applicable law.

* An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

REQUIRED SIGNATURE SECTION FOR ALL APPLICANTS - All Applicants Must Sign and Date This Form

Borrower signature: _____ Date: _____

Co-Borrower signature: _____ Date: _____

Additional Applicant signature: _____ Date: _____

Additional Documentation Required for Short Sale Requests

In addition to the required information outlined above, short sale requests may require the following additional documents:

<input type="checkbox"/> Third-Party Authorization – Required only if you want CMS to discuss your request with a third part acting on your behalf, such as a real estate agent or attorney
<input type="checkbox"/> Contact Information – If the property is currently listed for sale or vacant, please provide us with the contact name and phone number so we can gain access to the property and perform an appraisal if necessary. NOTE – all utilities must be on for an appraisal to be completed.
<input type="checkbox"/> Listing Agreement – Provide a copy of the current listing agreement with your agent/broker
<input type="checkbox"/> Purchase Contract – Provide a copy of the purchase contract signed by the buyer and seller. Contract must include language that the sale is contingent upon approval from CMS.
<input type="checkbox"/> Closing Disclosure – Provide a copy of the seller's closing costs. The figures in these statements must be accurate as our approval will be based, in part, on this information.
<input type="checkbox"/> Buyer Pre-Qualification or Pre-Approval Letter – Provide a copy of the buyer's pre-approval letter

Additional Documentation Required for Deed in Lieu of Foreclosure Requests

In addition to the required information outlined in this application, DIL requests may require the following additional document:

<input type="checkbox"/> Listing Agreement – Provide a copy of recent listing agreement that documents your recent attempt to sell the property
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