# MORTGAGE ASSISTANCE APPLICATION

# **UNIFORM APPLICANT ASSISTANCE FORM / FORM 710**

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about

- (1) you and your intentions to either keep or transition out of your home;
- (2) the property's status;
- (3) bankruptcy; and
- (4) your credit counseling agency.

You must disclose information about <u>all</u> of your income, expenses and assets. Please note, if the property is Applicant/Owner Occupied, and you have not been previously reviewed for a modification or any other retention option, you must include documentation to support the hardship reason. The Hardship form informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements under penalty of perjury, including certifying that all of the information in this Mortgage Assistance Application form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Applicant Response Package you need to return consists of:

- (1) this completed, signed and dated Applicant Assistance Form;
- (2) required income documentation, and
- (3) required hardship documentation

#### **Disclaimers and Notices**

If you would like counseling or assistance, for a list of homeownership counselors or counseling organizations in your area, contact one of the following federal government agencies: The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or <a href="www.hud.gov/counseling">www.hud.gov/counseling</a>; or The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or <a href="www.consumerfinance.gov/mortgagehelp">www.consumerfinance.gov/mortgagehelp</a>. 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.

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation. Bayview Loan Servicing, LLC., NMLS #2469.

**Confirmed SII Disclaimer:** If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

The following mailing address must be used for all Error Notices & Information Requests: Bayview Loan Servicing, LLC, Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146.

**MILITARY PERSONNEL/SERVICEMEMBERS:** If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1 (877) 251-0990.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

MORTGAGE ASSISTANC	E APPLICATION	UNIFORM APPLICANT AS	SISTANCE FORM / FORM 710
Loan Number:			
Servicer Name: Ba	ayview Loan Servicing, L	LC	
Property Address:			
The property is currently:	☐ Occupied by Applicant	☐ Occupied by someone other than Applicant (tenant/renter/other)	☐ Vacant/not occupied by anyone to Applicant's best knowledge
Applicant would like to:	☐ Live in the property as my primary residence*	☐ Short Sale	☐ Assume sole legal responsibility for
	☐ Maintain the property as Second Home/ Investment residence erm 'Primary Residence,' means the dwo		repayment of loan ("Assumption or Release of Liability")  person can only have one primary
residence at any given time, thou Applicant is the:	igh the property may be shared with othe  ☐ Borrower/Co-Borrower	er people.   Authorized Third-Party	
Applicant is the.	☐ Successor In Interest (SII)	☐ Assumer of the Loan	
Ap	pplicant	Co-Appl	licant (if any)
Applicant's Name		Co-Applicant's Name	
Social Security Number	Date of Birth	Social Security Number	Date of Birth
Home Phone Number with Area C	Code	Home Phone Number with Area C	ode
Cell or Work Number with Area Co	ode (indicate which)	Cell or Work Number with Area Co	ode (indicate which)
E-mail Address **		E-mail Address **	
	submitting this form electronically, you a gment and response(s) to this correspor or owned by your employer.		
Mailing Address (if same as mailin	ng address, write "same")	Mailing Address (if same as mailin	g address, write "same")
Is the property listed for sale? ☐ Yes ☐ No If yes, what was the listing date?  If property has been listed for sale, have you received an If yes, please complete the counse information below:			counselor/agency contact
offer on the property?		Counselor/Agency's Name:  Counselor/Agency's Contact Information:	
Agent's Phone Number:			
For Sale by Owner?	or homeowner association (HOA	No lees? □ Yes □ No	
Name and address that fee	es are paid to:		
	cy? □ Yes □ No If yes: e:Has	your bankruptcy been discha	☐ Chapter 12 ☐ Chapter 13 arged? ☐ Yes ☐ No
Is any Applicant an active of		.,	□ Yes □ No
Permanent Change of Stati	ployed away from his/her primar ion order? ng spouse of a deceased service		□ Yes □ No
at the time of death?			

WORTGAGE ASSISTANCE APPLICATION	UNIFORM APPLICANT ASSISTANCE FORM / FORM / TO		
	Hardship		
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)			
TYPE OF HARDSHIP (Check all that apply)	REQUIRED HARDSHIP DOCUMENTATION		
☐ Unemployment	Not required		
□ Reduction in income: a hardship that has caused 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)	Not required		
☐ 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, HOA special assessment)	Not required		
☐ Disaster (natural or man-made) impacting the property or borrower's place of employment	Not required		
☐ Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul> <li>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</li> </ul>		
☐ Divorce or legal separation	<ul> <li>Final divorce decree or final separation agreement OR</li> <li>Recorded quitclaim deed</li> </ul>		
☐ Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul> <li>Recorded quitclaim deed OR</li> <li>Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</li> </ul>		
☐ Death of a borrower or death of either the primary or secondary wage earner	<ul> <li>Death certificate; OR</li> <li>Obituary or newspaper article reporting the death</li> </ul>		
☐ Distant employment transfer/relocation	<ul> <li>For active duty service members: Permanent Change of Station (PCS) orders or letter showing transfer</li> <li>For employment transfers/new employment: Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, AND</li> <li>Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</li> </ul>		
Other - hardship that is not covered above:	Written explanation describing the details of the hardship and any relevant documentation		

	Borrowe	er Income	
Please enter all borrower income amou	unts in middle columi	n.	
MONTHLY TOTAL BORROWER INCOM	E TYPE & AMOUNT	REQUIRED INCOME DO	CUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul> <li>Most recent pay stub and docudate earnings if not on pay stu</li> <li>Two most recent bank statemed deposit amounts</li> </ul>	b <b>OR</b>
Self-employment income	\$	<ul> <li>Two most recent bank statemed employed income deposit and dated date profit/loss statement OR</li> <li>Most recent complete and sign OR</li> <li>Most recent complete and sign income tax return</li> </ul>	ounts <b>OR</b> quarterly or year-to- ned business tax return
Unemployment benefit income	\$	No documentation required	
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul> <li>Two most recent bank statemed amounts OR</li> <li>Award letters or other document amount and frequency of the bank statemed amount and frequency of the bank statemed amount and statemed amount and statemed amount and statemed amount and statemed amount amoun</li></ul>	ntation showing the
Non-taxable Social Security or disability income	\$	<ul> <li>Two most recent bank statements showing deposit amounts OR</li> <li>Award letters or other documentation showing the amount and frequency of the benefits</li> </ul>	
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul> <li>Two most recent bank statemed receipt of rent OR</li> <li>Two most recent deposited rendered</li> </ul>	-
Investment or insurance income	\$	<ul> <li>Two most recent investment st</li> <li>Two most recent bank statement the income</li> </ul>	
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> <li>Two most recent bank statements showing receipt of income OR</li> <li>Other documentation showing the amount and frequency of the income</li> </ul>	
	Current Born	rower Assets	
Exclude retirement funds such as a 40 as a 529 plan.	1(k) or Individual Re	tirement Account (IRA), and college	savings accounts such
Checking account(s) and cash on hand \$			\$
Savings, money market funds, and Certificates of Deposit (CDs)		\$	
Stocks and bonds (non-retirement accounts)		\$	
Other:		\$	

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### **Information For Government Monitoring Purposes**

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

Applicant		Co-Applicant		
☐ I do not wish to furnish this information		☐ I do not wish to furnish this information		
Ethnicity:	☐ Hispani	c or Latino panic or Latino	Ethnicity:	☐ Hispanic or Latino☐ Not Hispanic or Latino
Race:	☐ Asian ☐ Black or	an Indian or Alaska Native r African American Hawaiian or Other Pacific Islander	Race:	<ul> <li>□ American Indian or Alaska Native</li> <li>□ Asian</li> <li>□ Black or African American</li> <li>□ Native Hawaiian or Other Pacific Islander</li> <li>□ White</li> </ul>
Sex:	□ Female □ Male		Sex:	□ Female □ Male
To be completed by Servicer			Name/Address of Interviewer's Employer	
This request	was taken by:	Servicer/Interviewer's Name (print or type,	& ID Number	, ,
☐ Face-to-f ☐ Mail ☐ Telephon	ace interview	Servicer/Interviewer's Signature	Date	Bayview Loan Servicing, LLC 4425 Ponce de Leon Blvd., 5th Floor
☐ Internet		Servicer/Interviewer's Phone Number (inc.	lude area code)	Coral Gables, FL 33146
Loan Numbe	r	Servicer/Interviewer's Fax Number (includ	e area code)	Servicer/Interviewer's email address

### **Applicant Acknowledgement and Agreement**

I certify, acknowledge, and agree to the following:

- 1. 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 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 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 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.
- 5. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
  - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
  - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
  - 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 amounts. 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. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
- 6. A condemnation notice has not been issued for the property, and there has been no change in ownership of the Property since the signing of the original mortgage loan documents.
- 7. The Servicer, or its agent, or authorized third party\* may obtain a current credit report on all Applicants who sign this application, whether or not obligated on the Note.
- 8. I/We authorize you to provide to Bayview Loan Servicing, LLC, lanniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365\*, or any other third party used by Bayview Loan Servicing, any and all information and documentation necessary to allow the aforementioned parties to use in efforts to clear title and/or resolve liens on the subject Property located at the address listed in this document. Please note, lanniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365, or any other third party used by Bayview Loan Servicing, are authorized on behalf of Bayview Loan Servicing, LLC and the Applicant to discuss all settlement negotiations including but not limited to Junior Lien Holders, Judgments and any other encumbrances affecting title to the above referenced property. A copy of this authorization constitutes an original.
- 9. I acknowledge and agree that if I am approved for a modification trial period plan, any prior waiver that allowed me to pay directly for taxes and insurance is revoked. I 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 and setting up of an escrow account to pay taxes and insurance. This language does need to be approved through compliance.
- 10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or e-mail address I have provided to the Lender/Servicer/ or authorized third party\*.
  By checking this box, I also consent to being contacted by □ text messaging.

Print Applicant Name:_	
Applicant Signature:	Date
	•

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

# **Co-Applicant Acknowledgement and Agreement**

I certify, acknowledge, and agree to the following:

- 1. 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 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 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 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.
- 5. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
  - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
  - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
  - 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 amounts. 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. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
- 6. A condemnation notice has not been issued for the property, and there has been no change in ownership of the Property since the signing of the original mortgage loan documents.
- 7. The Servicer, or its agent, or authorized third party\* may obtain a current credit report on all Applicants who sign this application, whether or not obligated on the Note.
- 8. I/We authorize you to provide to Bayview Loan Servicing, LLC, lanniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365\*, or any other third party used by Bayview Loan Servicing, any and all information and documentation necessary to allow the aforementioned parties to use in efforts to clear title and/or resolve liens on the subject Property located at the address listed in this document. Please note, lanniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365, or any other third party used by Bayview Loan Servicing, are authorized on behalf of Bayview Loan Servicing, LLC and the Applicant to discuss all settlement negotiations including but not limited to Junior Lien Holders, Judgments and any other encumbrances affecting title to the above referenced property. A copy of this authorization constitutes an original.
- 9. I acknowledge and agree that if I am approved for a modification trial period plan, any prior waiver that allowed me to pay directly for taxes and insurance is revoked. I 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 and setting up of an escrow account to pay taxes and insurance. This language does need to be approved through compliance.
- 10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or e-mail address I have provided to the Lender/Servicer/ or authorized third party\*.
  By checking this box, I also consent to being contacted by □ text messaging.

Print Co-Applicant Name:	
Co-Applicant Signature:	Date_

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