



# Just 3 more steps to complete your application.

Thank you for your interest in applying for a mortgage assistance program. In order for us to evaluate your request for a mortgage assistance plan, please complete the enclosed forms and submit the requested documentation.

You may open, save, and print these forms at any time using Adobe Reader. This provides you with the convenience to partially complete the forms, save your work, and finish at a later time. If you prefer, you may also print the forms and complete them by hand. In either case, you will need to print your forms to sign and date them prior to submitting your application to Midland.

**Step 1:** Complete all of the following forms included with this application:

- Hardship Affidavit
- Dodd-Frank Certification

**Step 2:** Make copies of all proof of income documentation that may apply to each borrower.

- Pay stubs for the 2 most recent months that show year-to-date earnings
- Documents that verify every source of monthly income for each borrower (including Social Security, unemployment, food stamps, etc.)
- Rental agreement (if property is renter-occupied)
- Profit-and-loss statements for the 2 most recent months (if self-employed)

**Step 3:** Send all of the items requested in Steps 1 - 2 to Midland Mortgage by fax, email or mail. **Please write your name, loan number, and daytime telephone number on each page of all correspondence and documents.**

Fax	Email	Mail
1-405-767-5815	dac@midfirst.com	Midland Mortgage Attn: DAC P.O. Box 268806 Oklahoma City, OK 73126-8806

## What happens next?

After your application is received, we will call you to discuss it further. We may need to request additional information or documentation to determine your eligibility for an assistance program.

## Call us with questions.

Call us at 1-800-552-3000 if you have any questions or would like to check the status of your application. We can assist you Monday through Friday from 8 a.m. to 9 p.m. Central Time.

Until you bring your loan current or other payment arrangements are made, collection and/or foreclosure efforts may continue on your loan.

**Notice:** If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust, or you are currently in bankruptcy under the protection of the automatic stay, this letter is not an attempt to collect the debt, but any default will need to be cured to avoid foreclosure. If your loan was in default at the time MidFirst Bank acquired the servicing of your loan, and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt, and any information obtained will be used for that purpose



# Hardship Affidavit

MIDLAND MORTGAGE LOAN NUMBER
Loan Number

BORROWER
Borrower's Name
Borrower's Social Security Number

CO-BORROWER
Co-Borrower's Name
Co-Borrower's Social Security Number

Property Address (include city, state, and zip code)

<b>I want to:</b>	<input type="checkbox"/> Keep the property	<input type="checkbox"/> Sell the property	
<b>The property is my:</b>	<input type="checkbox"/> Primary residence	<input type="checkbox"/> Second home	<input type="checkbox"/> Investment property
<b>The property is:</b>	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Renter occupied (for less than 12 months)	<input type="checkbox"/> Vacant (less than 12 months)

## HARDSHIP AFFIDAVIT

***I (We) am/are requesting review for a mortgage assistance program.  
I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):***

<input type="checkbox"/> My household income has been reduced. For example: reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> I am unemployed and (a) I am receiving/will receive unemployment benefits or (b) my unemployment benefits ended less than 6 months ago.	<input type="checkbox"/> Other:

Explanation (attach additional sheet if necessary):

**Have you filed for bankruptcy?**  Yes  No **If yes:**  Chapter 7  Chapter 13 **Filing Date:** \_\_\_\_\_

**Has your bankruptcy been discharged?**  Yes  No **Bankruptcy case number:** \_\_\_\_\_

**I (We), the undersigned, certify under the penalty of perjury that all statements in this document are true and correct.**

I authorize Midland Mortgage, a Division of MidFirst Bank, its affiliates and agents, to contact me at any telephone number(s) associated with my account using any means of communication, including, but not limited to, calls placed to my wireless/cell number using an automated dialing service, calls using pre-recorded messages or SMS text messages, regarding this application, loan or future loans made or serviced by MidFirst Bank, its affiliates and agents, even if I will be charged by my service providers for receiving such communications.

Borrower Signature	Co-Borrower Signature
Date	Date

## Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

▶ \_\_\_\_\_  
Loan Number

▶ \_\_\_\_\_  
Borrower Signature                      Social Security Number                      Date of Birth                      Date

▶ \_\_\_\_\_  
Co-Borrower Signature                      Social Security Number                      Date of Birth                      Date

**Please Note:** You do not need to complete this certification if the owner of your loan is either Fannie Mae or Freddie Mac. All others who wish to be considered for the Making Home Affordable Program, or any other mortgage assistance program funded by the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), must complete this certification.

To find out if Fannie Mae or Freddie Mac is the owner of your loan, please visit the following websites or call Midland Mortgage at 800-552-3000.

[www.fanniemae.com/loanlookup](http://www.fanniemae.com/loanlookup)  
[www.freddiemac.com/mymortgage](http://www.freddiemac.com/mymortgage)