



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 the Hardship Affidavit included in this application package.

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)

I want to: Keep the property Sell the property

The property is my: Primary residence Second home Investment property

The property is: Owner occupied Renter occupied (for less than 12 months) 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 Date Co-Borrower Signature Date