

Loan number: _____

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to HomeLoanServ via mail: PO Box 7899, Boise, Idaho 83707, fax: 208-336-6474, or online: lossmitigation@ihfa.org. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

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 HomeLoanServ at 1-800-526-7145.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, 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.

Borrower Information

Co-borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Preferred contact method (choose all that apply) Cell phone Home phone Work phone Email

Co-borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Preferred contact method (choose all that apply) Cell phone Home phone Work phone Email

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

Property Information

Property Address: _____

Mailing address (if different from property address): _____

Is the property currently: A primary residence, A second home, or An investment property

- The property is (select all that apply): Owner occupied, Renter occupied, or Vacant
- I want to Keep the property, Sell the property, Transfer ownership of the property to my servicer, or Undecided

Have you listed the property 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 monthly dues: \$ _____

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) _____

Type of Hardship (check all that apply)	Required documentation per hardship
<ul style="list-style-type: none"> <input type="checkbox"/> Unemployment 	<ul style="list-style-type: none"> • Copy of Unemployment benefits, Separation Letter, Handwritten hardship letter
<ul style="list-style-type: none"> <input type="checkbox"/> 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) 	<ul style="list-style-type: none"> • Elimination of overtime, reduction in regular working hours, a reduction in base pay
<ul style="list-style-type: none"> <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, HOA special assessment) 	<ul style="list-style-type: none"> • Uninsured losses, increased property taxes, HOA special assessment
<ul style="list-style-type: none"> <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
<ul style="list-style-type: none"> <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
<ul style="list-style-type: none"> <input type="checkbox"/> Divorce or legal separation 	<ul style="list-style-type: none"> • Final divorce decree or final separation agreement OR • Recorded quitclaim deed
<ul style="list-style-type: none"> <input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law 	<ul style="list-style-type: none"> • Recorded quitclaim deed OR • Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<ul style="list-style-type: none"> <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
<ul style="list-style-type: none"> <input type="checkbox"/> Distant employment transfer/relocation 	<ul style="list-style-type: none"> • For active duty service members: Permanent Change of Station (PCS) orders or letter showing transfer. • 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 • Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)
<ul style="list-style-type: none"> <input type="checkbox"/> Other – hardship that is not covered above: _____ _____ _____ 	<ul style="list-style-type: none"> • Written explanation describing the details of the hardship and any relevant documentation

Borrower Income

Please enter all borrower income amounts in middle column.

Borrowers total monthly income types and amounts		Required Income documents
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<input type="checkbox"/> Most recent pay stub and documentation of year-to-date earnings if not on pay stub OR <input type="checkbox"/> Two most recent bank statements showing income deposit amounts
Self-employment income	\$	<input type="checkbox"/> Two most recent bank statements showing self-employed income deposit amounts OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit/loss statement OR <input type="checkbox"/> Most recent complete and signed business tax return OR <input type="checkbox"/> Most recent complete and signed individual federal income tax return
Unemployment benefit income	\$	<input type="checkbox"/> Unemployment Awards letter
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<input type="checkbox"/> Two most recent bank statements showing deposit amounts OR <input type="checkbox"/> Award letters or other documentation showing the amount and frequency of the benefits
Non-taxable Social Security or disability income	\$	<input type="checkbox"/> Two most recent bank statements showing deposit amounts OR <input type="checkbox"/> Award letters or other documentation showing the amount and frequency of the benefits
Rental income (rents received, less expenses other than mortgage expense)	\$	<input type="checkbox"/> Two most recent bank statements demonstrating receipt of rent OR <input type="checkbox"/> Two most recent deposited rent checks
Investment or insurance income	\$	<input type="checkbox"/> Two most recent investment statements OR <input type="checkbox"/> 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)	\$	<input type="checkbox"/> Two most recent bank statements showing receipt of income OR <input type="checkbox"/> Other documentation showing the amount and frequency of the income

Borrower Certification and Agreement

1. I 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 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 servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. 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.
6. 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.
7. I 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. I hereby authorize HomeLoanServ to verify my past, present and anticipated income from employment and other sources (i.e. social security). This information is needed to assist them in determining eligibility for loss mitigation.
9. I further authorize the lender to order a consumer credit report as needed to verify other credit information. It is understood, a photocopy of this form will also serve as authorization.
10. The information the lender obtains is only to be used in the processing of possible eligibility for loss mitigation.

* 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.

Borrower signature: _____ Date: _____

Co-Borrower signature: _____ Date: _____

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HomeLoanServ
Services Disclaimer

Every effort is made to provide you with accurate and current information. HomeLoanServ assumes no liability for the accuracy completeness or usefulness of any information, product or process disclosed to you by HomeLoanServ counselors and presenter. Providers of information do not necessarily speak on behalf of HomeLoanServ and HomeLoanServ does not endorse any information such providers may present. Regardless of information provided to you by HomeLoanServ, counselors and presenters, you are entitled to choose whatever lenders, lending products, or resources that best meet your needs. Clients are not obligated to receive, purchase, or utilize any services offered by the organization, or its exclusive partners, in order to receive housing counseling services.

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connections with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization, but will not be disclosed or released by this institution to another Government Agency or Department without your consent, except as required or permitted by law

For a full list of services that HomeLoanServ offers, please visit our website at idahohousing.com

Bankruptcy notice - if you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to inform you of the status of the mortgage secured by the subject property. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of section 362 of the united states bankruptcy code. If you received a discharge of the debt in bankruptcy, we are aware that you have no personal obligation to repay the debt. We retain the right to enforce the lien against the collateral property, which has not been discharged in your bankruptcy, if allowed by law and/or contract.

IDAHO HOUSING AND FINANCE ASSOCIATION
PRIVACY POLICY

This notice is being sent to you in accordance with federal law enacted in June 2000. There is no action required on your part. The notice is for informational purposes only.

Your Privacy

At Idaho Housing and Finance Association (IHFA), respecting the privacy and security of your personal information is important to us. Just like you, we want all of your personal information kept that way personal and private. This notice describes the privacy policy and practices followed by the IHFA.

Safeguarding Customer Information

IHFA will only grant access to nonpublic personal information, as defined by federal law, about you to employees who need it to perform their job responsibilities, or as otherwise required by law or legal process. Furthermore, nonpublic personal information is provided only to IHFA contracted service providers as necessary to effect, administer or enforce the transaction you have with IHFA. Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards to store and secure information about you from unauthorized access, alteration and destruction.

Any agreements entered into by IHFA with nonaffiliated third parties to provide services for us or to make products or services available to you contain specific conditions requiring those companies to safeguard the confidentiality of this information and to not use it for any other purpose.

Collection of Information

We only obtain the information needed to process your loan application and service your mortgage loan. The following lists the usual kinds of nonpublic financial information we obtain and from what sources that information is obtained:

- From you, on forms (such as loan application), via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, social security number, credit history and other financial information.
- From transactions with us, for example, payment history, account balance and other transaction records.
- From credit reporting agencies, such as information relating to your credit worthiness and credit history.
- From third parties to verify information you have provided to us.

Sharing of Information

IHFA does not disclose, or reserve the right to disclose, nonpublic financial information about its current or previous customers except as permitted by law or with customer permission.

IHFA does not disclose any nonpublic personal information for its current or previous customers with nonaffiliated third-party marketers offering their products and services.