



Homeowner Checklist

Steps to complete your Mortgage Assistance Application

Step 1: Application Forms

Complete the five (5) forms listed below.

The "Mortgage Assistance Application"

The "Hardship Affidavit"

Sign and date the "Borrower/Co-Borrower Acknowledgment and Agreement"

If you are self-employed, please complete, sign and date the "Profit and Loss Statement Worksheet"

Sign and date the 4506-C Form for all borrowers

Step 2: Tell Us About Your Hardship

Gather copies of any documentation to support your financial hardship. Please reference the "Hardship Affidavit" form for a complete list of acceptable documentation that corresponds to the hardship you may be facing.

Step 3: Provide Income Information

This is a general list that provides documentation commonly required by the investor, owner, insurer or guarantor of your loan. Depending on your investor, owner, insurer or guarantor of your loan some of the documentation may not be required. If you have any questions on whether a document is required, please contact us.

Gather copies of the applicable income documentation detailed below for all borrowers. **If you or any borrower earns a wage (i.e., not self-employed), then provide:**

- The most recent two (2) paystubs (all pages) with year-to-date (YTD) earnings included. If YTD earnings are not on the paystubs, provide other documentation showing YTD earnings in addition to the paystubs.
- A Leave and Earnings Statement for Military Borrowers (if applicable).

If you or any borrower is self-employed, then provide any one of the following documents:

- The most recent signed and dated quarterly or year-to-date (YTD) Profit-and-Loss Statement for each company owned.
- If you do not have a copy of the most recent signed and dated quarterly or YTD Profit-and-Loss Statement, please complete, sign, and date the "Profit-and-Loss Statement Worksheet" enclosed herein for each company owned by each borrower.
- A signed copy of the most recently filed Federal Individual or Business Tax Return (all pages and all schedules) for each borrower.
- If you have not filed your Tax Return yet, the most recent year IRS 1099 and/or W-2 forms to show self-employment income.

If you or any borrower owns rental/investment property, then provide:

- The most recent fully executed lease agreement for each property.
- If you do not have a lease agreement for any rental/investment property, provide either of the following:
 - Copies of the two (2) most recent month's proof of receipt showing receipt of such rent/payment; or
 - Copies of the two (2) most recent deposited rent checks, both front and back.

If you or any borrower receives other income (such as, but not limited to: social security, public assistance, pension/annuities, dividends, royalties, loans, and/or death benefits), then provide the following:

- Any benefits statement or letter from the provider stating the amount, frequency, and duration of the benefit; or
- A copy of one (1) deposit slip OR copy of one (1) cancelled check showing receipt of such payment.

If you or any borrower receives investment or insurance income, then provide:

- A copy of the two (2) most recent investment statements.

Although not required, if you would like us to consider Alimony, Separate Maintenance, or Child Support, then you may provide either:

- Documentation, such as a copy of a divorce decree, separation agreement, or other similar agreement filed with the court, as applicable, that details the amount of payment received, the frequency of payment and continuation of payment (please note: payment must continue for at least 12 months); or
- A copy of two (2) most recent month's proof of receipt showing receipt of such payment.

Although not required, if you would like us to consider additional income you may receive from a non-borrower spouse or boarder income received (income received from renting a room in your property), then you may provide:

- Copies of the two (2) most recent month's proof of receipt showing receipt of such payment; or
- Other documentation showing the amount and frequency of the income.

Please list the non-borrower(s) name and relationship in the "***Explanation of Other Income/Assets/Expenses" section of the "Monthly Borrower(s)/Household Income Form".

Step 4: Provide Asset Information (If Applicable) _____

If you are unable to provide documents outlined in **STEP 3** above to prove your source of income, then please gather copies of the following asset documentation for all borrowers:

- Copies of the most recent two (2) months of bank statements (all pages) showing income deposit amounts.
- If applicable, copies of the most recent two (2) months of brokerage account statements (all pages).

Please Note: Printed online bank statements are only acceptable if the account number and page number is visible. Any bank statement printed from an online account that does not include the account and page number will not suffice to meet this requirement.

Step 5: Provide Home Owner Insurance and Property Tax Information (If Applicable) _____

If your loan is not escrowed for homeowner's insurance and property taxes, please provide copies of:

- Your most recent homeowner's insurance declaration page.
- Your most recent property tax bill from your taxing authority (county, city/town, or other).

Step 6: Provide Property Sale Information (If Applicable) _____

If you have listed your property for sale or received a purchase offer for your property, please provide copies of the following documentation:

- The most recent fully executed property listing agreement.
- If applicable, the most recent fully executed purchase offer (signed by all parties to the transaction). If applicable,
- the most recent "Settlement" or "Closing" Disclosure.

Step 7: Submit Your Information _____

Send us your full application in any of these ways.

Mail:

RoundPoint Mortgage Servicing Corporation
Attn: Correspondence
PO Box 19409
Charlotte, NC 28219-9409

Fax: 877-343-2448

Email:

loss.mitigation@roundpointmortgage.com

All required forms and documentation listed above must be sent to ensure your application is evaluated for all possible assistance options available to you.

• **Please make sure all documents are signed before sending** •

Step 8: Next Steps _____

An acknowledgement letter will be sent to you within five business days of receipt of your application. If you don't already have an assigned account representative, we will assign one for you. Your account representative will call to introduce him or herself, confirm receipt of your application, review the process, and answer any questions you may have. If any additional documentation to complete the application is required along the way, we will let you know.

MORTGAGE ASSISTANCE APPLICATION

If you are experiencing a temporary or long-term hardship and need help, this form along with other required documentation must be completed and submitted to be considered for available solutions. On this page, the following information must be disclosed about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) other liens, if any, on your property.

On Page 2, information about all your income, expenses, and assets must be disclosed. Then on Page 3, the Hardship Affidavit must be completed in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that must be submitted in support of your hardship claim. The information and documentation you provide will be used to help identify the assistance you may be eligible to receive. If you need assistance in completing this application, please contact us at 877-426- 8805.

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.

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

Loan Number: _____ (usually found on your monthly mortgage statement)

I want to: Keep the Property Transfer Ownership of Property to my Servicer Sell the Property Undecided

The property is currently: My Primary Residence Second Home An Investment Property

The property is currently: Owner Occupied Renter Occupied Vacant

BORROWER

CO-BORROWER

BORROWER'S NAME

CO-BORROWER'S NAME

LAST 4 DIGITS OF SOCIAL SECURITY NUMBER:

DATE OF BIRTH

LAST 4 DIGITS OF SOCIAL SECURITY NUMBER:

DATE OF BIRTH

HOME PHONE NUMBER WITH AREA CODE

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

PREFERRED CONTACT METHOD (choose all that apply):

Cell Phone Home Phone Work Phone Email Text (Checking this box indicates your consent for text messaging)

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

EMAIL ADDRESS

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 offer on the property? Yes No
 Date of offer: _____ Amount of Offer: \$: _____ Agent's Name: _____
 Agent's Phone Number: _____
 For Sale by Owner? Yes No

Have you contacted a credit-counseling agency for help? Yes No
 If yes, please complete the counselor contact information below:
 Counselor's Name: _____
 Agency's Name: _____
 Counselor's Phone Number: _____
 Counselor's Email Address: _____

Do you have condominium or homeowner association (HOA) fees? Yes No Total
 monthly amount: \$:_____ Name and address that fees are paid to:

Have you filed for bankruptcy? Yes No If yes? Chapter 7 Chapter 11 Chapter 12 Chapter 13
 If yes, what is the filing date? _____ Has your bankruptcy been discharged? Yes No Bankruptcy case number: _____

Is the borrower an active duty service member? Yes No
 Has any borrower been deployed from his/her primary residence or received a Permanent Change or Station order? Yes No
 Is either borrower on active duty with the military (including the National Guard and Reserve), 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

MONTHLY BORROWER(S)/HOUSEHOLD INCOME FORM

Wage Earner(s) (Employed)		Self-Employed/Rental Income		Other Income	
Gross Wages (Pre-Tax)	\$	Business Income (Less Expenses)	\$	Social Security Income	\$
Overtime	\$	Rental Property 1	\$	Pension/Annuities/Retirement Plan	\$
Tips/Gratuities	\$	Rental Property 2	\$	Stock Dividends	\$
Commission	\$	Rental Property 3	\$	*Child Support/Separate M./ Alimony	\$
Bonus Income	\$	Rental Property 4	\$	Unemployment	\$
Car/Housing Allowance	\$	Boarding Income/Room Rent	\$	**Other Income (e.g., Royalty or Loans)	\$
Total Monthly Gross Income					\$

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

MONTHLY BORROWER(S) ASSET FORM

All Bank Account/Cash Balances		Investment Accounts/Other	
Other Cash on Hand	\$	Stock/Mutual Fund Account(s)	\$
Checking Account(s)	\$	Bond Investment(s)/Account(s)	\$
Savings Account(s)	\$	Note(s) Receivable	\$
Certified Deposit (CD) Account(s)	\$	Trust Account(s)	\$
Money Market Account(s)	\$	**Other Asset(s) (Exclude: 401k, 529, IRA Accounts)	\$
Total Assets			\$

MONTHLY BORROWER(S) EXPENSE FORM

Monthly Housing Expenses		Monthly Transportation Expenses		Monthly Credit and Other Expenses	
First Mortgage Payment	\$	Car Payments (lease or own)	\$	Credit Cards (min. required pmt.)	\$
Other Mortgage Payment/Rent	\$	Car Insurance	\$	Personal Loans (non-auto loans)	\$
Homeowner's or Renter's Ins.	\$	Car Maintenance or Repair	\$	Student Loans	\$
Property Taxes	\$	Gas	\$	Alimony/Support	\$
HOA/Condo Fees	\$	Parking/Tolls	\$	Clothing/Beauty/Barber/Cosmetics	\$
Property Maintenance	\$	Taxes:	\$	Loans/Debts Payable to Others	\$
**Other Housing Expense	\$	**Other Transportation Expense	\$	**Other Expenses	\$
Monthly Utility Expenses		Monthly Medical Expenses		Monthly Food and Child Care Expenses	
Utilities (Gas, Electric, Water)	\$	Health/Dental/Vision Insurance	\$	Food/Groceries	\$
Internet/Cable	\$	Life Insurance	\$	Child Care/Support	\$
Trash Collection	\$	Medical Prescriptions	\$	School Tuition	\$

Telephone	\$	Medical Bills/Co-pays	\$	School Materials (e.g., Books):	\$
*Other Utility Expense:	\$	*Other Medical Expense:	\$	*Other Food/Child Care Expense:	\$
Total Monthly Expenses					\$
Real Estate Owned Schedule					
Property Address	Mortgage Payment		Property Use (Primary Residence, Secondary Home, Investment Property)		
**Explanation of Other Income/Assets/Expenses					
Please Explain Source(s):					

HARDSHIP AFFIDAVIT FORM (Provide a written explanation with this request describing the specific nature of your hardship)	
I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options. Date Hardship Began is: _____	
I believe my situation is: Short-term (up to 6 months) Long-term or permanent (greater than 6 months) Resolved as of (date): _____	
I am having difficulty making my monthly payment because of reasons set forth below: (Please check all that apply, submit required documentation demonstrating your hardship, and attach additional pages if needed) Note: the documentation required to demonstrate your hardship is in addition to the financial documentation previously requested within this notice.	
If Your Hardship is:	Then the Required Hardship Documentation is:
Unemployment	No hardship documentation required
Underemployment	No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	Final divorce decree signed by the court; OR Final separation agreement signed by the court; OR Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR Legally binding agreement or recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property
Death of a borrower or death of either the primary or secondary wage earner in the household	Death certificate; OR Obituary or newspaper article reporting the death

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree the following:

1. All of the information in this Mortgage Assistance Application is truthful and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. The accuracy of my statements may be reviewed by the servicer, owner or grantor of my mortgage, their agents(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief, or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted, and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The 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.
6. 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 Acknowledgement and Agreement are incorporated into such plan by referenced as if set forth in such plan in full.
 - b. My first timely payment under the plan may serve as acceptance to 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 the default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow accounts. 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 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.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. The 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) payment history, and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor/grantor of my mortgage loan(s) (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. 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 that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie and Freddie Mac in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided the lender/servicer/or authorized third party*.

Borrower's Signature

Date

Co-Borrower's Signature

Date

* An authorized third party may include, but not limited to, a counseling agency, Housing Finance Agency (HFA), or other similar entity assisting in obtaining a loss mitigation alternative.

Year to Date Profit and Loss Statement Worksheet

Important: Please Only Complete this form if Self-Employed and You Do Not Already have A Profit and Loss Statement Prepared.

Names of Borrower(s): _____ Type of Business: _____ Business Name: _____
 Business Address: _____

INCOME/REVENUES					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
1	Gross Sales/Revenue				
COST OF SALES/GOODS					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
2	Cost of Goods Sold				
3	Gross Profit/Loss				
EXPENSES					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
4	Accounting/Legal				
	Advertising				
	Assets				
	Bank Charges				
	Depreciation				
	Equipment				
	Insurance				
	Interest				
	Motor Vehicle(s)				
	Office Supplies				
	Postage/Print				
	Rent				
	Repairs/Maintenance				
	Salaries and Wages				
	Taxes				
	Telephone and Internet				
	Travel				
Utilities					
Web Hosting/Domain					
Other					
5	Total Expenses				
GROSS OPERATING INCOME/LOSS (BEFORE INCOME TAX)					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
6	Gross Op. Income/Loss				
7	Income Tax Expense				
NET INCOME/LOSS					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
8	Net Income/Loss				

BORROWER SIGNATURE: _____ **DATE:** _____

CO BORROWER SIGNATURE: _____ **DATE:** _____

STEP-BY STEP INSTRUCTIONS:

1. Complete each applicable section by populating the volumes and totals for each quarter.
2. Using the steps in the far-left column of the worksheet, please calculate the following figures for each quarter using this set of calculation formulas by step:

- a. Gross Profit/Loss (Step 3) = Step 1 Minus (-) Step 2
 - b. Gross Operating Income/Loss (Step 6) = Step 3 Minus (-) Step 5
 - c. Net Income/Loss (Step 8) = Step 6 Minus (-) Step 7 (**Note: Please denote any loss with a minus sign (-)**)
3. Sign and Date worksheet.