

This completed Borrower Assistance Form and all required documentation must be sent to one of the following locations:

Mail: Attn: Applications Fay Servicing, LLC 440 S. LaSalle St., Suite 2000 Chicago, IL 60605	Fax: (312) 509-4794	Email: applications@fayservicing.com
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Questions: (800) 495-7166

Please note: Documents received after 4:00 pm CST on any Business Day** will be deemed to have been received on the next Business Day.

****Certain restrictions may apply if there is a scheduled foreclosure sale date.** The owner of your loan does not offer loss mitigation options to borrowers who submit applications less than the applicable number of days before a scheduled foreclosure sale explained here. Generally, all documents required to complete your loss mitigation application must be received more than thirty seven (37) days before a scheduled foreclosure sale in order for you to be eligible for loss mitigation options. Please note, however, that certain states have established additional loss mitigation requirements for properties that are a borrower's principal residence. For such properties located in the state of Washington, all documents required to complete a loss mitigation application must be received at least fifteen (15) days before a scheduled foreclosure sale in order for a borrower to be eligible for loss mitigation options. For such properties located in the state of California, Nevada, Minnesota, or Georgia, all documents required to complete a loss mitigation application (substantially complete for Minnesota) must be received at least seven (7) days before a scheduled foreclosure sale in order for a borrower to be eligible for loss mitigation options. If a complete (substantially complete for Minnesota) loss mitigation application is not received by the dates identified in this paragraph, you will not be eligible for any loss mitigation options and the foreclosure sale may proceed.

Your Loss Mitigation Application must include a completed Borrower Assistance Form.

Remember to:

- Sign and date the Borrower/Co-Borrower Acknowledgment and Agreement form
- Provide a detailed explanation of the reason(s) you are having difficulty making your payments
- Provide a copy of the homeowner's insurance policy or insurance bill if you do NOT currently have an escrow or impound account to pay your hazard insurance

The following documents may be required. Please contact your Account Manager to obtain a list of all documents required by the owner of your loan.

Tax Forms:

- Last year's full tax returns
- IRS Form 4868 if you have filed an extension
- Letter of explanation if you are not required to file a tax return
- Completed and signed Tax Information Request form: 4506T-EZ

Salary or Hourly Pay Stubs:

- Paystub(s) reflecting earnings for the most recent 30 day or four week periods
*If earnings are not reported on the paystubs, provide a signed letter or printout from employer
- Bank statements reflecting activity from the most recent **two** months
- Last year's W2s

Self-employed Income Statements:

- Year to Date Profit and Loss Statement from the last tax year
- Last year's full business tax returns (business and personal)
- Last 2 months' bank statements (business and personal)

Social Security, Disability, Death Benefits, Pension and Public Assistance:

- Award letter/evidence of income, etc.
- Last year's full tax return, if applicable
- Last 2 months' bank statements

Rental Income:

- Current lease agreement for each rental property
- Proof of rental income receipt (bank statements)

Divorce, Separate Maintenance, Child Support and Alimony:

You are not required to disclose Child Support, Separate Maintenance or Alimony income unless you choose to have it considered for repayment of this loan.

- A copy of the Divorce Decree or Separation Agreement or other written agreement (filed with the court) stating the payment amount, frequency and duration of the payments

Unemployment Benefits:

- A copy of your unemployment benefits letter; or
- Bank statements showing unemployment benefit deposits

Military Orders and Earnings Statement:

If you are a military borrower on active duty, or were released from active duty within the last year:

- Active-duty military orders or other evidence of active duty status showing start and end dates
- Leave and Earnings statement

Hardship

If your hardship is due to divorce or death of a borrower/wage earner, please see below for the required documents.

Divorce or legal separation, separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law:

- Divorce decree or Separation Agreement or other written agreement (filed with the court); or
- Current credit report evidencing divorce, separation or non-occupying borrower has a different address; or
- Recorded quit claim 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

Additional documentation may be required if income is not supported.