

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 Street Suite 2000 Chicago, IL 60605	Fax: (312) 509-4794	Email: <a href="mailto:applications@fayservicing.com">applications@fayservicing.com</a>
Questions: Call (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.		
<b>**Certain restrictions may apply if there is a scheduled foreclosure sale date.</b> 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, Georgia or Minnesota, 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.		

**To apply for assistance, complete and provide the following documents to Fay Servicing:**

- Completed and signed Borrower Assistance Form
- Proof of current Homeowner's Insurance if you do NOT currently have an escrow or impound account to pay your hazard insurance
- Completed and signed Form 4506T (EZ)

**Hardship Verification**

If your hardship is due to the divorce or legal separation of a borrower or non-borrower contributor, provide a copy of any of the following:

- Divorce decree (or other court decree)
- Legal Separation Agreement for borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law

If your hardship is due to the death of a borrower or non-borrower contributor, please submit one of the following:

- Death certificate
- Obituary or newspaper article reporting the death

## **Income Verification**

The required documentation depends on your source(s) of income. The questions and direction below will tell you what documents are needed to verify your income. Be sure to make copies of your income documentation and keep the originals for your records.

**If you or any borrower or non-borrower contributor is a wage earner (salary or hourly wage), provide your last two paystubs.**

\*If earnings are not reported on the paystubs, provide a signed letter or printout from your employer.

**If you or any borrower or non-borrower contributor is self-employed, please submit one of the following:**

- Last year's full tax returns (business and personal)
- Most recent signed and dated quarterly or year-to-date profit/loss statement, and last 2 months' bank statements (business and personal)

**If you or any borrower or non-borrower contributor receives income from any of the following: Social Security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment, please submit one of the following:**

- Death certificate, or the obituary or newspaper article reporting the death, and Two of your most recent bank statements showing deposit amounts
- Award Letters or other documentation showing the amount and frequency of the benefits

**If you or any borrower or non-borrower contributor has non-taxable or other pertinent income, please submit one of the following:**

- Two of your most recent bank statements showing deposit amounts
- Most recent award letters or other documentation showing the amount and frequency of the benefit

**If you receive alimony or child support as income, please submit one of the following:**

*You are not required to disclose child support, alimony, or separate maintenance income, unless you choose to have it considered for your loan modification or foreclosure alternative.*

- Divorce decree (or other court decree), Separation Agreement, or other written agreement (filed with the court) stating the benefit amount and the duration of the benefit
- Two of your most recent bank statements showing deposit amounts or other documentation showing the amount and frequency of the benefit

**If you or any other borrower or non-borrower contributor receives rental income, please submit one of the following:**

- Two of your most recent bank statements demonstrating receipt of rent
- Two of the most recent deposited rent checks
- A signed lease agreement for each property

We are unable to conduct an evaluation for all loss mitigation options available to you until we have received a complete Loss Mitigation Application. Therefore, it is essential that we receive all outstanding documentation as soon as possible to avoid delays. Please submit all documents to Fay Servicing using one of the following accepted methods:

- Fax documents to 312-509-4794
- Email documents to: [applications@fayservicing.com](mailto:applications@fayservicing.com)
- Mail documents to:

ATTN: APPLICATIONS  
Fay Servicing, LLC  
440 South LaSalle St, Suite 2000  
Chicago, IL 60605

Please note that, while documents submitted as part of your Loss Mitigation Application are generally considered valid for ninety (90) days from the date of the applicable document, certain documents have varying expiration dates. For example, Form 4506-T is valid for 120 days from the date of your signature.