Help for Homeowners

Dear Borrower:

If you are or will be experiencing a financial hardship that prevents you from making your mortgage payments, you may qualify for certain foreclosure alternatives. The Borrower Response Package checklist will take you step by step through the process, explain the options available to you, and provide direction on how to submit a complete application. Once we receive a complete application, we will be able to determine for which foreclosure alternative you may qualify.

Our Single Point of Contact (SPOC) support team can describe in greater detail the available options and the requirements for each foreclosure alternative. Please call us at 888-696-4444 to speak with a SPOC support specialist to discuss the options that may be available to you.

Sincerely,

Loss Mitigation Department
New York Community Bank, a division of Flagstar Bank N.A.
Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?
- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?
- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of a obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?
- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.

New York Community Bank,
a division of Flagstar Bank N.A.
1801 East Ninth St.
Cleveland, OH 44114
Attn: Special Loans OH99-0202

- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?
- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at http://legalassistance.law.af.mil/content/locator.php.
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.com/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.
Borrower Response Package Checklist

GET STARTED – Use this checklist to ensure you complete all required forms, and provide all documentation for all mortgage programs as identified on the “Information on Avoiding Foreclosure” worksheet. These are all options to avoid foreclosure. Please complete steps 1-5 below. If you are applying for one of the following options: short sale – where the value of your home is less that the balance of your loan, a sale where your loan would be paid in full, or a Mortgage Release/Deed-in-Lieu of Foreclosure, please complete step 6 as well.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Review the information provided to help you understand your options, responsibilities, and next steps:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔️</td>
<td>Information on Avoiding Foreclosure ✔️ Frequently Asked Questions ✔️ Beware of Foreclosure Rescue Scams</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 2</th>
<th>Complete and sign the enclosed Uniform Borrower Assistance Form (4 pages). The form must be signed by all borrowers and must include:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔️</td>
<td>Completion of first page with requested borrower information and information relative to the property and your intentions - page 1</td>
</tr>
<tr>
<td>✔️</td>
<td>All income, expenses, and assets for each borrower (Assistance form outlines in more detail the documentation required to validate income) - page 2</td>
</tr>
<tr>
<td>✔️</td>
<td>An explanation of your financial hardship (with all documentation outlined on the form based on hardship reason) - page 3</td>
</tr>
<tr>
<td>✔️</td>
<td>Please read and certify that your agree to the terms of the Borrower/Co-borrower Acknowledgement and Agreement by signing and dating the bottom of the form – page 4</td>
</tr>
</tbody>
</table>

| Step 3 | Complete and sign a copy of the enclosed IRS Form 4506T. For each borrower, please submit a signed, dated copy of IRS Form 4506T. Please note: Borrowers who filed their tax returns jointly may send in one IRS Form 4506T signed and dated by both joint filers. The document must be dated no later than 90 days from the date of application. Sections #1-6A and #9 must also be completed. |

| Step 4 | Sign and date a copy of the Dodd-Frank Certification. Please note: The form must be signed and dated by each borrower. |

<table>
<thead>
<tr>
<th>Step 5</th>
<th>Provide the following Supporting Documentation:</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔️</td>
<td>A copy of all borrowers’ two most recently submitted tax returns, including all schedules. If you own a business or are a partner in a business, we require the business tax returns as well.</td>
</tr>
<tr>
<td>✔️</td>
<td>If you are currently living in the property, please provide a copy of a recent utility bill for the subject property. Please Note: Utility bill may not be older than 60 days from the date of this application.</td>
</tr>
<tr>
<td>✔️</td>
<td>A copy of all pages of the two most recent bank statements for all personal and business accounts, showing all deposit and withdrawals. Please Note: Statements may not be older than 60 days from the date of this application. For example, if you apply in September, you need to provide bank statements for August and July.</td>
</tr>
<tr>
<td>✔️</td>
<td>A copy of the most recent Homeowner’s Association statement showing the current status and monthly payment amount, if applicable.</td>
</tr>
<tr>
<td>✔️</td>
<td>A copy of the most recent property tax bill showing the current status and annual payment amount if taxes are not included in your monthly mortgage payment. Most counties have a website that allow you to print a paid bill.</td>
</tr>
<tr>
<td>✔️</td>
<td>A copy of the most recent hazard (homeowners) insurance declarations page showing the current coverage and annual premium if hazard insurance is not included in your monthly mortgage payment.</td>
</tr>
<tr>
<td>✔️</td>
<td>A copy of the most recent wind and/or flood insurance declarations page showing the current coverage and annual premium if wind and flood insurance is not included in your monthly mortgage payment.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 6</th>
<th>If you are applying for Forbearance - Time To Sell Your Home either with a short sale, payoff, or Mortgage Release/Deed-In-Lieu of Foreclosure, please provide the following information in addition to all items from Steps 1-5, if available.</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔️</td>
<td>A copy of your Listing Agreement if you have your home already listed</td>
</tr>
</tbody>
</table>

If you are selling your home and have a current offer from a buyer, also include the following documentation, if available.

- Purchase Agreement
- Buyer’s pre-approval for financing
- Copy of the preliminary HUD

Please return your signed completed application along with all of the requested documentation outlined above to the following address:

New York Community Bank
a division of Flagstar Bank, N.A.
1801 East 9th Street
Cleveland, OH 44114
Loss Mitigation Department OH99-0202

Questions? Contact us at 888-696-4444
There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments more manageable. Or, if you have missed a few payments, you may qualify for a temporary solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. Options such as Forbearance-Time to Sell Your Home, Short Sale, or Mortgage Release/Deed-In-Lieu of Foreclosure may be available.

Please see the table below for more information.

<table>
<thead>
<tr>
<th>OPTIONS TO STAY IN YOUR HOME</th>
<th>OVERVIEW</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refinance</td>
<td>Receive a new loan with a lower interest rate or more favorable terms.</td>
<td>Makes your payment more affordable.</td>
</tr>
<tr>
<td>Reinstatement</td>
<td>Pay the total delinquent amount in one lump sum payment by a specific date.</td>
<td>Allows you to avoid foreclosure by bringing your mortgage current.</td>
</tr>
<tr>
<td>Repayment Plan</td>
<td>Pay back your past-due payments together with your regular monthly payment over an extended period of time.</td>
<td>Allows you time to catch up on late payments without having to come up with a lump sum.</td>
</tr>
<tr>
<td>Forbearance Plan</td>
<td>Make reduced mortgage payments or no mortgage payments for a specific period of time.</td>
<td>Gives you time to improve your financial situation and possibly qualify for a permanent solution once you are able to resume regular payments.</td>
</tr>
<tr>
<td>Modification</td>
<td>Receive modified mortgage terms to make the payment more affordable. This option may include completing a trial period, which requires you to make three or four successful monthly payments of the approximate modified amount.</td>
<td>Permanently modifies your mortgage so that your payments are more affordable. This serves as a permanent solution to a long-term or permanent hardship.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTIONS TO LEAVE YOUR HOME</th>
<th>OVERVIEW</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time to Short Sell</td>
<td>Sell your home and pay off a portion of your mortgage balance when you owe more than the current value of the property.</td>
<td>Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available.</td>
</tr>
<tr>
<td>Forbearance – Time to Sell Your Home</td>
<td>Sell your home and pay off your mortgage balance.</td>
<td>Allows you to transition out of your home without going through foreclosure.</td>
</tr>
<tr>
<td>Mortgage Release (Deed-in-Lieu of Foreclosure)</td>
<td>Transfer the ownership of your property to us.</td>
<td>Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available.</td>
</tr>
</tbody>
</table>

*Note: Programs may be available based on the requirements of the investor who owns your loan.

We Want to Help
Take action and control of your housing situation. Complete and return the Borrower Response Package as soon as possible to start the process of getting the help you need now.
Frequently Asked Questions
For Your Information Only  Do Not Return with Your Borrower Response Package

1. Will it cost money to get help?
There should never be a fee to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee. Additionally, do not send a mortgage payment to any company other than the one listed on your mortgage statement.

2. What is Foreclosure?
Forfeiture of your home through a legal process where your mortgage company repossesses the property and you will have to move. This process may involve an eviction, you may remain liable for your first lien mortgage debt and it may be as long as seven years before you are eligible for another Fannie Mae or Freddie Mac loan.

3. Will the Foreclosure process begin if I do not respond to notices regarding missed payments?
If you do not respond to notices to you regarding past due payments, we may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

4. Should I still contact New York Community Bank if I have waited too long and my property has been referred to an Attorney for Foreclosure?
Yes, the sooner the better!

5. What if my property is scheduled for a Foreclosure sale?
Depending on the date of the foreclosure sale, we may be able to review your application for foreclosure alternatives provided you submit a complete Uniform Borrower Assistance Form and the supporting documents it requires. Even if you are approved for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

6. What happens once I have sent the Borrower Response Package to you?
We will contact you within three business days of our receipt of your Uniform Borrower Assistance Form to confirm that we have received your package and will review it to determine whether it is complete. In the event there is any information or documentation that you must submit, we will notify you within five business days of receipt of your request.

Within 30 days of receipt of a complete Uniform Business Assistance Form, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. Please submit your Uniform Borrower Assistance Form as soon as possible.

7. What happens to my mortgage while you are evaluating my Uniform Borrower Assistance Form?
You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

8. Will my credit score be affected by my late payments or being in default?
The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into certain foreclosure prevention options in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association.

10. Will my credit score be affected if I accept a Foreclosure Prevention Option?
While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score. However, bringing your loan current through a Reinstatement, Repayment Plan or Loan Modification and continuing to make timely payments may improve your credit score over time.
Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don’t let them take advantage of you, your situation, your house or your money. Remember, help is FREE.

**How to Spot a Scam** – beware of a company or person who:
- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you have not had a chance to read, and you do not fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

**How to Report a Scam** – do one of the following:
- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network’s (LMSPN) complaint form online and get more information on how to fight back.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

The Loan Modification Scan Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae and Freddie Mac, Neighborworks America™ and the Lawyers’ Committee for Civil Rights Under Law.
# Uniform Borrower Assistance Form

If you are experiencing a temporary or long-term hardship and need assistance, please complete and submit this form, pages 1-4, along with other required documentation to be considered for available mortgage assistance programs.

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

<table>
<thead>
<tr>
<th>Loan Number</th>
<th>Servicer’s Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I want to:  
- [ ] Keep the Property  
- [ ] Vacate the Property  
- [ ] Sell the Property  
- [ ] Undecided

The property is currently:  
- [ ] My Primary Residence  
- [ ] A Second Home  
- [ ] An Investment Property

The property is currently:  
- [ ] Owner Occupied  
- [ ] Renter Occupied  
- [ ] Vacant

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Co-Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Borrower’s Name</strong></td>
<td><strong>Co-Borrower’s Name</strong></td>
</tr>
<tr>
<td><strong>Social Security Number</strong></td>
<td><strong>Social Security Number</strong></td>
</tr>
<tr>
<td><strong>Date of Birth</strong></td>
<td><strong>Date of Birth</strong></td>
</tr>
<tr>
<td><strong>Home Phone Number with Area Code</strong></td>
<td><strong>Home Phone Number with Area Code</strong></td>
</tr>
<tr>
<td><strong>Cell or Work Number with Area Code</strong></td>
<td><strong>Cell or Work Number with Area Code</strong></td>
</tr>
</tbody>
</table>

**Mailing Address**

**Property Address (If same as mailing address, just write same)**

**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, what is the filing Date: __________

Has your bankruptcy been discharged?  
- [ ] Yes  
- [ ] No

Bankruptcy case number: __________

Is any Borrower an active duty service member?  
- [ ] Yes  
- [ ] No

Has any Borrower been deployed away from his/her primary residence or received a Permanent Change of Station order?  
- [ ] Yes  
- [ ] No

Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?  
- [ ] Yes  
- [ ] No
**UNIFORM BORROWER ASSISTANCE FORM**

<table>
<thead>
<tr>
<th>Monthly Household Income</th>
<th>Monthly Household Expenses and Debt Payments</th>
<th>Household Assets (associated with the property and/or borrower(s) excluding retirement funds)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross wages</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Overtime</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Child Support / Alimony*</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Non-taxable social security/SSDI</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Taxable SSI benefits or other monthly income from annuities or retirement plans</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Tips, commissions, bonus and self-employed income</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Rents Received</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Unemployment Income</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Food Stamps/Welfare</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
<tr>
<td>Total (Gross income)</td>
<td>$</td>
<td>Checking Account(s) $</td>
</tr>
</tbody>
</table>

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

<table>
<thead>
<tr>
<th>Lien Holder’s Name</th>
<th>Balance and Interest Rate</th>
<th>Loan Number</th>
<th>Lien Holder’s Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Required Income Documentation**

- **Do you earn a salary or hourly wage?**
  
  For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' or four weeks' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).

- **Do you have any additional sources of income?** Provide for each borrower as applicable:
  - Other Earned Income such as bonuses, commissions, housing allowance, tips, or overtime:
    - Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).
  - Social Security, disability or death benefits, pension, public assistance, or adoption assistance:
    - Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and
    - Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.
  - Rental Income:
    - Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplemental Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or
    - If rental income is not reported on Schedule E—Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.
  - Investment Income:
    - Copies of the two most recent investment statements or bank statements supporting receipt of this income.
  - Alimony, child support, or separation maintenance payments as qualifying income:
    - Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and
    - Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

*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.
### UNIFORM BORROWER ASSISTANCE FORM

**HARDSHIP AFFIDAVIT**

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is: 

I believe that my situation is:
- [ ] Short-term (under 6 months)
- [ ] Medium-term (6 – 12 months)
- [ ] Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of reason set forth below: (Please check the primary reason and submit required documentation demonstrating your primary hardship)

<table>
<thead>
<tr>
<th>If Your Hardship is:</th>
<th>Then the Required Hardship Documentation is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Unemployment</td>
<td>• [ ] No hardship documentation required</td>
</tr>
<tr>
<td>[ ] 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)</td>
<td>• [ ] No hardship documentation required</td>
</tr>
<tr>
<td>[ ] Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control</td>
<td>• [ ] No hardship documentation required</td>
</tr>
</tbody>
</table>
| [ ] Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law | • Divorce decree signed by the court; OR
• Separation agreement signed by the court; OR
• Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; 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 |
| [ ] Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member | • Proof of monthly insurance benefits or government assistance (if applicable); OR
• Written statement or other documentation verifying disability or illness; OR
• Doctor’s certificate of illness or disability; OR
• Medical bills
None of the above shall require providing detailed medical information. |
| [ ] Disaster (natural or man-made) adversely impacting the property or Borrower’s place of employment | • Insurance claim; OR
• Federal Emergency Management Agency grant or Small Business Administration loan; OR
• Borrower or Employer property located in a federally declared disaster area |
| [ ] Distant employment transfer / Relocation | For active duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders.

For employment transfers/new employment:
- Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR
- Paystub from new employer

In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).

| [ ] Business Failure | • Tax return from the previous year (including all schedules) AND
• Proof of business failure supported by the following:
  - Bankruptcy filing for the business; OR
  - Two months recent bank statements for the business account evidencing cessation of business activity and the most recent signed and dated quarterly or year-to-date profit and loss statement |
| [ ] Other: a hardship that is not covered above | • Written explanation describing the details of the hardship and relevant documentation |

Fannie Mae/Freddie Mac Form 710

Page 3 of 4  

June 2014
Borrower/Co-borrower Acknowledgment and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(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 my 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, forbearance plan, or modification. If I am eligible for one of these plans, I agree that:
   a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
   b. My first timely payment under the plan will serve as acceptance of 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 my entire default under my loan.
   d. Payments due under a trial period plan for a modification will contain escrow amounts. 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 escrow waiver is revoked. Payments due under a repayment plan or forbearance plan may or 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. This 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. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (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 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 Mae 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 to the Lender/Servicer/ or authorized third party*.
11. I understand that the Servicer may incur expenses as a result of my application for modification, forbearance – time to sell your home through a mortgage payoff, short sale, or mortgage release/deed-in-lieu of foreclosure and that those expenses will be billed to my account.

_____________________________________      _____________
Borrower Signature                          Date

_____________________________________      _____________
Co-Borrower Signature                       Date

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

Fannie Mae/Freddie Mac Form 710 Page 4 or 4  April 2016
## Assistance Application – Supplemental Information

### Additional Monthly Household Expenses / Debt – Payments (Mandatory)

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Other:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Installment loans (not Auto)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Medical Insurance not deducted from check</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Medical expenses (copays / RX)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Monthly utilities</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

### PLEASE EXPLAIN YOUR FINANCIAL HARDSHIP (MANDATORY)

---

Please provide a detailed explanation of your financial hardship, including any specific circumstances or challenges that may have led to your current situation.
Request for Transcript of Tax Return

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

New York Community Bank c/o Interthinx 30005 Ladyface Court, Agoura Hills, CA 91301. Phone: 800-795-0391

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filed in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfilling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 Information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days.

Caution: If you need a copy of Form W-2 or 1099, you should first contact the payer. To get a copy of the Form W-2 or 1099 filed with your return, you must use Form 4606 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2013
12 / 31 / 2014

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. Note: For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Signature (see instructions) Date

Phone number of taxpayer on line 1a or 2a

Sign Here
Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.
**Chart for all other transcripts**

If you lived in or your business was in:

<table>
<thead>
<tr>
<th>State or Location</th>
<th>Address or FAX:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address</td>
<td>Internal Revenue Service RAIVS Team P.O. Box 9441 Mail Stop 67344 Ogden, UT 84409</td>
</tr>
</tbody>
</table>

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Records or accounts relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Preparing the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to: Internal Revenue Service, Tax Forms and Publications Division, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

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**Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)**

If you filed an individual return and lived in:

<table>
<thead>
<tr>
<th>State or Location</th>
<th>Address or FAX:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address</td>
<td>Internal Revenue Service RAIVS Team P.O. Box 9716 Austin, TX 75301</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State or Location</th>
<th>Address or FAX:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia</td>
<td>Internal Revenue Service RAIVS Team P.O. Box 9441 Mail Stop 67344 Ogden, UT 84409</td>
</tr>
</tbody>
</table>

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. In an example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, for a business address or Form 8822-C, Change of Address or Responsible Party—Business.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on lines 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.
Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

(a) felony larceny, theft, fraud, or forgery,
(b) money laundering or
(c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

__________________________________________  ________________________
Borrower Signature                           Date

__________________________________________  ________________________
Co-Borrower Signature                        Date

This information is also being requested by New York Community Bank when applications for modification or other mortgage assistance programs are received on loans serviced by New York Community Bank.