

Request for Mortgage Assistance (RMA)

If you are experiencing a financial hardship and need help, you must complete and submit this form to be considered for foreclosure prevention options. If you are no longer experiencing a hardship, and you have funds available to bring the account current, please call us for the total amount due.

You may complete and submit this form online by logging into your account at www.spservicing.com and clicking the Request for Mortgage Assistance option.

When you sign and date this form, you will make important certifications, representations, and agreements, including certifying that all of the information in this RMA is accurate and truthful.

SECTION 1: BORROWER INFORMATION (REQUIRED)

Please provide at least one phone number in the section below:

BORROWER

BORROWER NAME

HOME PHONE NUMBER WITH AREA CODE

WORK PHONE NUMBER WITH AREA CODE

CELL PHONE NUMBER WITH AREA CODE

☐ By checking this box, I consent to being contacted at this cellular number

CO-BORROWER

CO-BORROWER NAME

HOME PHONE NUMBER WITH AREA CODE

WORK PHONE NUMBER WITH AREA CODE

CELL PHONE NUMBER WITH AREA CODE

☐ By checking this box, I consent to being contacted at this cellular number

SECTION 2: RESOLUTION PLAN (REQUIRED)

I want to: (Please check the option that applies)

☐ **Keep the property** – Retaining the property requires bringing the account current through one of several options. The account will be evaluated for all eligible options from the list below:

A *modification* which includes adding the past due interest and other advances to the unpaid principal balance and adjusting the account terms and/or payment amount,

A *payment deferral* which brings the account current by deferring the payment of past due principal and interest amounts until the account is paid off or matures,

A *repayment plan* which brings the account current by adding a portion of the past due amount to the monthly payment for a period of up to 12 months, or

An *unemployment forbearance plan* which requires monthly payments based on a percentage of the monthly benefit amount being received for a period of up to 6 months followed by either a reinstatement of the account or evaluation for other home retention options.

☐ **Sell the Property** – Selling the property for less than the payoff amount is commonly referred to as a Short Sale. If you do not currently have an offer to purchase the property, you may be evaluated for a 60 day forbearance period in order to provide time to list the property and receive an offer.

☐ **Negotiate the Payoff** – Paying off the account, through a refinance or other funds, for less than the payoff amount due is commonly referred to as a Short Payoff.

☐ **Surrender the property** – Relinquishing the property and signing the deed to the owner of the account is commonly referred to as a Deed-in-Lieu of Foreclosure.

SECTION 3: HARDSHIP EXPLANATION (REQUIRED)

REQUIRED: Explanation of hardship. Please provide details and dates. (Continue on a separate sheet of paper if necessary. Please indicate "See Attached" in the space below if utilizing additional pages):

SECTION 4: EMPLOYMENT/INCOME STATUS (REQUIRED)

Please check the status that applies:

At least one borrower is unemployed and receiving/will receive unemployment benefits

☐ Yes ☐ No

A copy of your most recent unemployment benefits statement must be submitted with this document

SECTION 5: BORROWER AND CO-BORROWER ACKNOWLEDGEMENT AND AGREEMENT (REQUIRED)

1. I certify that all of the information in this RMA is truthful and the hardship(s) identified above has/have contributed to submission of this request for mortgage assistance.
2. I certify that my cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
3. I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
4. I understand that the Servicer will use the information I provide to evaluate my eligibility for available relief options and foreclosure alternatives, but 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.
5. I understand that there may be tax implications for some assistance programs; and if approved for an assistance program, I will consult a tax advisor if I have questions about how completing the program may impact my taxable income.
6. I understand that my account will be reported to the credit reporting agencies to reflect any accepted and completed assistance program.

Borrower Signature

Date

Co-Borrower Signature

Date

SPS Account Number

If you have questions about this document please call your servicer.

If you need financial counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673).

The Hotline offers free HUD certified counseling services in English and Spanish.



NOTICE TO BORROWERS

Beware of Foreclosure Rescue Scams. Help is FREE!

- There is never a fee to get assistance or information about Foreclosure Prevention Programs from your lender.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent account.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.