

MORTGAGE ASSISTANCE FORM

Important!: Please co	mplete Sections A–H.	. To avoid delays, plea	se make sure	each section is comp	lete and ac	ccurate.
Loan Number:						
Borrower: Please con loan.	nplete the Borrower se	ections with information	n about the pe	erson whose name is o	on the Note	e for the mortgage
Spouse or another pe spouse, please provide		son has community pro son(s):	-	ar rights pursuant to ap		
SECTION A: BORROV	VER		CO-BORR	OWER (if applicable)		
Borrower's Name:			Co-Borrowe	er's Name:		
Social Security Number	r: Date	e of Birth:	Social Secu	urity Number:	Γ	Date of Birth:
Home Phone Number V	Nith Area Code:		Home Phor	Home Phone Number With Area Code:		
Cell or Work Number W	/ith Area Code*:		Cell or Wor	rk Number With Area C	Code*:	
Email Address:			Email Addre	ess:		
* When you give us yo and/or Cascade Land prerecorded voice mes sales calls. It may inclu apply. You may contac	Home Financing (in Di ssages and automatic ude contact from comp	DE, OR, PA WA) loan(s dialing technology for panies working on our	s). Your conse informational	ent allows us to use te l and account service c	ext messagi calls, but no	jing, artificial or ot for telemarketing or
Is any borrower a Serv	/icemember?	□ Yes □ No	,			
Has the Servicemember a Permanent Change				ence or recently receiv	red	
If yes, do you intend to	occupy this property	as your primary reside	∍nce sometim	e in the future?	Yes □ No	
Is any borrower the su	rviving spouse of a de	ceased Servicememb	er who was o	n active duty at the tim	ne of death	ı? □ Yes □ No
I want to:		r all mortgage assistand ed for a short sale or de		foreclosure		
The property is my:	□ Primary Resider	nce	Home	☐ Investment Proper	rty	
The property is:	□ Owner Occupied	ed □ Renter C	Occupied	⊓ Vacant		

Loan Number:			
Is the property listed for sale?		I/We hereby authorize Southwest Stage Funding, LLC dba Cascade Financial Services ("Cascade Financial Services" or "Cascade Land Home Financing" in DE, OR, PA WA) to release, furnish, and provide information related to my/our loan number to:	
Amount of Offer: \$		("Third Party") Name of Third Party	
Closing Date: Agent's Name:		Address of Third Party	
Agent's Phone Number: For Sale by Owner? Yes No		Telephone Number of Third Party	
Date situation began is: I believe that my situation is: ☐ Short-term (under 6 months) ☐ M	1edium-term (6-12		
	documentation de y the Federal Hou you are current on the mortgage loar	emonstrating your hardship.) sing Administration (FHA) or the Rural Housing Service (RHS) you less than 30 days past due and have a hardship that will prevent a during the month that is due.	
 A copy of your benefits statement or letter detailing the amount, frequence duration of your unemployment benefits For Unemployed FHA Customers Only if you are not currently receiving unemployment benefits If your hardship is unemployment, please provide the date you became unemployed: Are you seeking new employment? Yes No Are you available for employment? Yes No 		your unemployment benefits ship is unemployment, please provide the date you became d: sking new employment? □ Yes □ No	
☐ Underemployment ☐ Income reduction (e.g., elimination of overtime, reduction in regular working hours,	income docNo hardship	o documentation required, as long as you have submitted the umentation that supports the income o documentation required, as long as you have submitted the umentation that supports the income	
or a reduction in base pay) □ Divorce or legal separation; separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	 Divorce dec Separation Current cree has a difference Recorded q 	ree signed by the court OR agreement signed by the court OR dit report evidencing divorce, separation, or non-occupying Borrower ent address OR uitclaim deed evidencing that the non-occupying borrower or co- is relinquished all rights to the property	

Loan Number:					
☐ Death of a borrower or death of eith primary or secondary wage earner in household or dependent family memb	the Death of				
☐ Long-term or permanent disability, sillness of a borrower/co-borrower or d family member	WrittenependentORProof o	statement from you or other	details of your illness or disability r documentation Verifying disability or illness or government assistance (with expiration		
☐ Disaster (natural or man-made) adv impacting the property or borrower's p employment	ersely olace of Federa Adminis	stration loan OR	Agency grant or Small Business ated in a federally declared disaster area		
☐ Distant employment transfer		f transfer OR Permanent Change of Stati	on (PCS)		
☐ Excessive obligations		dship documentation require documentation that support	ed, as long as you have submitted the ts the income		
□ Business failure		Proof of business failure supported by one of the following: Bankruptcy filing for the business; or Two months recent bank statements for the business account evidencing cessation of business activity; or			
□ Payment increase		No hardship documentation required, as long as you have submitted the income documentation that supports the income			
Other: SECTION C: ADDITIONAL LIENS/MO	DRTGAGES OR JUDGE	MENTS (Complete if applic	cable.)		
If there are additional liens on the profin DE, OR, PA WA), please provide t			rvices and/or Cascade Land Home Financing		
Lien Holder's Name/Signature	Balance	Phone Number	Reference Number/Loan Number		
A lien is a legal claim on property to s	ecure a loan or debt unti	I paid off, it is put in place by	y contract or court order.		
SECTION D: BANKRUPTCY (Compl	ete if applicable)				
Have you ever filed for bankruptcy?	□ Yes □ No	If yes: □ Chapter7 □ 0	Chapter 13 Filing Date:		
1					
If yes, has your bankruptcy been disc	harged? □ Yes □ No	Bankruptcy Case Numbe	er:		

Loan Number: SECTION E: INCOME/EXPENSES FOR HOUSEHOLD	
	INFORMATION
Borrower Monthly Income: \$	Co-Borrower Monthly Income: \$
I am: □ Employed by a Company	I am: □ Employed by a Company
Company #1 Name:	Company #1 Name:
Company #1 Address:	Company #1 Address:
Employment Start Date:	Employment Start Date:
Company #2 Name:	Company #2 Name:
Company #2 Address:	Company #2 Address:
Employment Start Date:	Employment Start Date:
I am: □ Self-Employed Percent of Ownership:%	I am: □ Self-Employed Percent of Ownership: <u>%</u>
I am: □ Independent Contractor	I am: □ Independent Contractor
Self-employed people earn income directly from their own business employer. Independent contractors typically provide goods or service hours and are paid on a freelance basis	s, trade or profession. They don't collect a salary or wages from an ces to a company under the terms of a contract. They set their own
OTHER INCOL	ME/EXPENSES
Is there a person not on the mortgage note who lives in the residen ☐ Yes ☐ No	ce and contributes financially to the household?
If yes, complete the following:	
First and Last Name:	

Monthly amount contributed to the household: \$

Are there living expenses for this person? □ Yes □ No If yes, monthly amount of expenses: \$______

Do not list non-borrower expenses unless non-borrower income is being used as a part of the mortgage assistance application.

Loan Number:

\$

Other Real Estate (estimated value)

Monthly Other:

Total Assets

HOUSEHOLD INCOME		HOUSEHOLD EXPENSES/DEBT	
Monthly Gross Wages	\$	Monthly First Mortgage Principal and Interest Payment ⁴	\$
Monthly Self-Employment Income	\$	Monthly Second Mortgage Principal and Interest Payment ⁴	\$
Monthly Overtime	\$	Monthly Property Taxes ⁴	\$
Monthly Unemployment Income	\$	Monthly HOA/Condo Fees/Co-OP Fees/Property Maintenance ⁴	\$
Monthly Tips, Commissions, Bonus	\$	Monthly Mortgage Payments on Other Properties ⁴	\$
Monthly Non-Taxable Social Security/SSDI	\$	Monthly Credit Cards/Installment Loan(s) (total minimum payment)	\$
Monthly Taxable Social Security Benefits or Other Monthly Income from Annuities or Retirement Plans	\$	Monthly Child Support/Alimony Payments	\$
Monthly Child Support/Alimony ²	\$	Monthly Auto Lease/Payment	\$
Monthly Gross Rents Received ³	\$	Monthly Other:	\$
Monthly Food Stamps/Welfare	\$	Total Monthly Expenses	\$
Monthly Other:	\$		
Total Monthly Income	\$		
If you have income from rental properties that principal residence, you must provide a copy of agreement with bank statements showing dep	of the current lease		
HOUSEHOLD ASSETS			
Checking Account(s)	\$		
Savings/Money Market	\$		
CDs	\$		
Stocks/Bonds	\$		
Other Cash on Hand	\$		

ADDITIONAL LIVING EXPENSES				
	Borrower	Co-Borrower	Non-Borrower ⁵	Total
Food ¹	\$	\$	\$	\$
Utilities ¹	\$	\$	\$	\$
Automobile Expenses ¹ (insurance/maintenance/gas)	\$	\$	\$	\$
Life Insurance Premium	\$	\$	\$	\$
Clothing	\$	\$	\$	\$
Cable, Internet, Phone	\$	\$	\$	\$
Medical	\$	\$	\$	\$
Tuition/School	\$	\$	\$	\$
Child Care (daycare, babysitting)	\$	\$	\$	\$
Total Living Expenses	\$	\$	\$	\$

¹ These items must be filled out. ² 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. ³ Include rental income received from all properties you own EXCEPT a property for which you are seeking mortgage assistance. ⁴ Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance. ⁵ Non-borrower household incomes is defined as someone living in the home who is not on the original note, but whose income has been relied upon to support the mortgage payment.

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Loan Number:			
SECTION F: DODD-FRANK CERTIFICATION			
CECTION 1: DODD-I KANK 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 convicte with a mortgage or real estate transaction:	ed within the last 10 years of any one of the following in connection		
a) Felony larceny, theft, fraud, or forgery,b) Money laundering, orc) 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.			
If you have been convicted of one of the mortgage or real estate crimes listed above within the last 10 years, you must cross out this section. You will be considered for other mortgage assistance options that are not a part of the Making Home Affordable Program.			
This certification is effective on the earlier of the date listed below or the date received by your servicer.			
Section G: INFORMATION FOR GOVERNMENT MONITORING P	URPOSES		
The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person.			
If you do not wish to furnish the information, please check the box below.			
Borrower: ☐ do not wish to furnish this information	Co-Borrower: □ do not wish to furnish this information		
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity: □ Hispanic or Latino □ Not Hispanic or Latino		
Race: American Indian or Alaska Native	Race: American Indian or Alaska Native		

☐ Male HOMEOWNERS HOTLINE

Sex:

□ Asian

 $\hfill \square$ White

□ Female

☐ Black or African American

□ Native Hawaiian or Other Pacific Islander

□ Asian

□ White

□ Male

Sex:

☐ Female

□ Black or African American

□ Native Hawaiian or Other Pacific Islander

If you have questions about this document or the general modification process, please call your mortgage servicer. If you have questions about government programs that your servicer cannot answer or need further counseling, you can call the Homeowner's HOPETM Hotline at 1-888-995-HOPE (1-888-995-4673). The Hotline can help answer questions about the program and offers free HUD-certified counseling services in English and Spanish.

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NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your Servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding the occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document, you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse mismanagement or misrepresentation affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 1-202-622-4559 (fax), or www.sigtarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.

Section H: ACKNOWLEDGMENT AND AGREEMENT

In making this request for consideration, I certify under penalty of perjury:

- 1. I understand the Servicer may pull a current credit report on all borrowers obligated on the Note.
- 2. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
- 3. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that the Servicer is providing the information about the mortgage relief program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
- 4. I understand that if the Servicer offers me a Trial Period Plan and I fail to accept or complete the trial plan for any reason, including, for example, declining the trial plan offer, failing to accept the trial plan offer, failing to make trial plan payments in a timely manner or failing to accept a final modification at the end of the trial period, I may permanently lose eligibility for a modification under the Making Home Affordable Program and any other modification program offered by the Servicer.
- 5. If I am eligible for a Trial Period Plan, Repayment Plan or Forbearance Plan, and I accept and agree to all terms of such plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. My first timely payment following my Servicer's determination and notification of my eligibility or prequalification for a Trial Period Plan, Repayment Plan or Forbearance Plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the Trial Period Plan, Repayment Plan or Forbearance Plan.
- 6. I agree that when the Servicer accepts and posts a payment during the term of any Repayment Plan, Trial Period Plan or Forbearance Plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
- 7. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with my loan has been revoked.
- 8. If I qualify for and enter into a Repayment Plan, Forbearance Plan or Trial Period Plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on my loan.
- 9. I consent to being contacted concerning this request for mortgage assistance at any email address or cellular or mobile telephone number I have provided to the Lender. This includes text messages and telephone calls to my cellular or mobile telephone.
- 10. That all of the information in this document is truthful and the hardship(s) identified on page 2 is/are the reason that I need to request a modification of the terms of my mortgage loan, a short sale or a deed-in-lieu of foreclosure.
- 11. I understand that the Servicer, the U.S. Department of the Treasury, owner or guarantor of my mortgage or their agents may investigate the accuracy of my statements and may require me to provide additional supporting documentation. I also understand that knowingly submitting false information may violate federal and other applicable laws.
- 12. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance under the Making Home Affordable Program (MHA), the Servicer, the U.S. Department of the Treasury, or their respective agents may terminate my participation in MHA, including any right to future benefits and incentives that otherwise would have been available under the program, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
- 13. The property that I am requesting mortgage assistance for is able to be lived in, and it has not been or is not at risk of being condemned. There has been no change in the ownership of the property since I signed the documents for the mortgage that I want to modify.
- 14. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner. I understand that time is of the essence.
- 15. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document or other documentation submitted in connection with this request.

Loan Number:	

- 16. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, Social Security number, credit score, income, payment history, government monitoring information and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any mortgage relief or foreclosure alternative that I receive by the Servicer to (a) the U.S. Department of the Treasury; (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or Servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with any other mortgage relief program; and (e) any HUD-certified housing counselor.
- 17. I understand that in proceeding with this request, the Servicer may request a property inspection, in which case an authorized person will be contracted to inspect the exterior and possibly the interior of the home. I understand that a fee will be assessed for this work.
- 18. I understand that if the Servicer estimates the current value of my home as part of a review for mortgage assistance, I will receive a copy of that appraisal or valuation.
- 19. If I or someone on my behalf has submitted a Fair Debt Collection Practices Act Cease and Desist notice to my Servicer, I hereby withdraw such notice and understand that the Servicer must contact me through the loan modification process or to find other alternatives to foreclosure.

By signing this document, I/we certify that all the information is truthful. I/We understand that knowingly may constitute fraud.	submitting false information
Borrower's Signature:	Date:
Co-Borrower's Signature:	Date:

Important! To avoid delays, please make sure everything you send us is complete and accurate. It's best to send us all of your forms and documents at the same time. Write your loan number on the top of each page of your documents AND application forms and send them by mail, FedEx or fax to:

Mail or FedEx: Cascade Financial

Attn: Loss Mitigation 3345 S Val Vista Dr.

Suite 300

Gilbert, AZ 85297

Fax: 1-480-619-4065

Attn: Loss Mitigation



AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT

I authorize Southwest Stage Funding, LLC (dba Cascade Financial Services, or Cascade Land Home Financing in Delaware, Oregon, Pennsylvania and Washington) to obtain a consumer credit report on me. Southwest Stage Funding, LLC will use the consumer credit report to confirm my residency address and determine whether my income is eligible to support a loan modification. Upon request, Southwest Stage Funding, LLC will provide me with the name and address of the Consumer Reporting Agency contacted to supply the report. I understand that credit inquiries have the potential to impact my credit scores.

Signature	Date
Printed Name	
Social Security Number	
Signature	 Date
Printed Name	
Social Security Number	
Signature	Date
Printed Name	
Social Security Number	