

Please note that the information requested below is for the **applicants and all obligors of the mortgage debt, where applicable:**

- ☐ Gregory Funding Loss Mitigation Application, completed, signed and dated by all applicants and all persons liable to repay the mortgage ("obligors").
- ☐ Hardship Letter with reason for delinquency, approximate dates and duration of hardship, signed and dated by the applicant(s).
- ☐ Death Certificate, when one or more borrowers on the loan is deceased.
- ☐ Divorce Decree, when a borrower on the loan has obtained a divorce.
- ☐ Quit Claim Deed (or other applicable deed), when ownership of property securing the loan was transferred by a deed.
- ☐ Successor in Interest Acknowledgment, when a Successor in Interest is seeking to retain the property with loss mitigation assistance.
- ☐ IRS Form W-9, for Successors in Interest

Required income documentation:

- ☐ Last one (1) year of signed and filed tax returns with ALL schedules for all applicants and obligors, signed and dated.
- ☐ If tax returns have not been filed, provide Proof of Extension or explanation as to why taxes were not filed.
- ☐ If a pay card is used for deposits from employment or benefits, please submit the two most recent months of transaction history of pay card.
- **If Wage Earner:**
 - ☐ Two (2) most recent pay stubs (must show the most recent two (2) pay stubs reflecting 30 days of income, employer name and year-to-date earnings).
 - ☐ Most recent one (1) year of IRS Form W-2s, including Form 1099 (if applicable), from all places of employment for all applicants and obligors.
 - ☐ Most recent two (2) months of bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient).
- **If Self-Employed:**
 - ☐ Most recent six (6) months business **and** two (2) months personal bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient).
 - ☐ Most recent Quarterly or Year-to-Date Profit & Loss Statement.
- **If receiving Government/Pension Income:**
 - ☐ Provide benefits letter(s) from all grantors (Retirement, disability, SSI, unemployment, etc.).
 - ☐ Most recent two (2) months of bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient) proving receipt of any/all of the above income.
- **If other sources of income: (rental/investment properties, child support/alimony*, etc.)**
 - ☐ Lease or Rental Agreements (must be claimed on Schedule E to consider as income), signed and dated by both parties.
 - ☐ Most recent two (2) months bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient).
 - ☐ Mortgage statement for each active mortgage for all properties owned (rented or not), including 2nd mortgage(s).

*Child support, alimony and maintenance payments need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

- ☐ Most recent utility bill reflecting obligor name & address.
- ☐ Proof of homeowner's insurance (must obtain and pay premium for six (6) months or show proof of an established payment plan) including a declaration page that reflects the following:

Mortgagee Clause of:
Gregory Funding
ISAOA/ATIMA
Loan # _____
P.O. Box 692402
San Antonio, TX 78269-2402

For all contributing household members (non obligors):

- ☐ For income types above of Wage Earner and Government/Pension Income: see document requirements above.
- ☐ A contribution letter stating the amount of monthly contribution to the household, signed and dated by the contributor.
- ☐ **If Self Employed, ALL PAGES** of most recent six (s) months bank statements **ONLY**

Short sale documentation:

If requesting approval for a Short Sale, provide the following documentation:

- ☐ Proof that the property was listed on the Multiple Listing Service (MLS) at fair market value for a minimum of 14 days
 - Lock box access/Showing history during listing period may be requested
 - Offer history may be requested
 - Marketing plan may be requested
- ☐ Contact information for agent who will coordinate access for third party interior valuation
- ☐ Third Party Authorization for Realtor(s)
- ☐ Sales contract
- ☐ Estimated HUD-1
- ☐ Listing agreement
- ☐ Copy of all recorded judgments or liens attached to the property (if applicable)
- ☐ Most recent HOA statement, including a breakdown of all fees and costs, if funds are to be advanced through the short sale
- ☐ Interior valuation report(s) as required, prepared by our representative (you must grant access to the interior of your property to complete the valuation of the home)

If you have any questions or concerns, contact our Customer Service Representatives at 1-866-712-5698, Monday through Friday between the hours of 6:30 am – 6:00 pm PT.

- **IF THE PACKAGE YOU SEND IS NOT COMPLETE, YOUR REQUEST CANNOT BE PROCESSED**
- **INCLUDE YOUR LOAN NUMBER ON ALL PAGES**
- **CHECK OFF EACH ITEM PROVIDED**

Submit all the above as soon as possible using one of the methods below and include your loan number on all pages:

Email: paymentassistance@gregoryfunding.com

Fax: 866-712-5697, Attn: Loss Mitigation

Mail: Gregory Funding, Attn: Loss Mitigation, PO Box 230579, Tigard, OR 97281-0579

BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) other liens, if any, on your property.

On Page 2 you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. On Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date 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.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) required income documentation, and (3) required hardship documentation.

Loan I.D. Number _____ (usually found on your monthly mortgage statement)

I want to: ☐ Keep the property ☐ Sell the property ☐ Deed the property to lien holder

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property
Provide verification of occupancy (i.e. cable/cell phone bill)

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	
Gregory Funding is authorized to call this cell phone number for loss mitigation efforts <input type="checkbox"/> Yes <input type="checkbox"/> No		Gregory Funding is authorized to call this cell phone number for loss mitigation efforts <input type="checkbox"/> Yes <input type="checkbox"/> No	
BEST TIME TO CALL		BEST PHONE NUMBER TO CALL	
MAILING ADDRESS			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, WRITE SAME)			
Estimated value: \$ Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what was the listing date? _____ Listing Price? \$ _____ If property has been listed for sale, have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of offer: _____ Amount of Offer: \$ _____ Agent's Name: _____ Agent's Phone Number: _____ For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No		Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the counselor contact information below: Agency's Name: _____ Counselor Name: _____ Counselor Phone Number: _____ Counselor Email Address: _____	
Do you have condominium or homeowner association (HOA) fees? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Total monthly amount: \$ _____ Past due amount (if any) \$ _____			
Name and address that fees are paid to: _____			
Have you filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Filing Date: _____ Has the bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No Does this amount include Mortgage Payment <input type="checkbox"/> Yes <input type="checkbox"/> No		Bankruptcy Case Number: _____ If Chapter 13 Trustee payment\$: _____	

BORROWER ASSISTANCE FORM

Monthly Household Income	Monthly Household Debt	Household Assets (associated with the property and/or borrower(s))	Monthly Household Expenses
Monthly Gross wages: \$	First Mortgage Payment: \$	Checking Account(s): \$	Food: \$
Overtime: \$	Second Mortgage Payment: \$	Checking Account(s): \$	Water / Gas / Electric: \$
Child Support/ Alimony*: \$	Homeowner's Insurance: \$	Savings / Money Market: \$	Transportation/Gas/Maint: \$
Non-taxable social security/SSDI: \$	Property Taxes: \$	CDs: \$	Child Care: \$
Taxable SS benefits or other monthly income from annuities or retirement plans: \$	Credit Cards / Installment Loan(s) (total minimum payment per month): \$	Stocks / Bonds: \$	Life / Auto Insurance: \$
Tips, commissions, bonus and self-employed income: \$	Alimony, child support payments: \$	Other Cash on Hand: \$	Cable / Satellite: \$
Rents Received: \$	Car Lease Payments: \$	Other Real Estate (est. value): \$	Religious / Charity: \$
Unemployment Income: \$	HOA/Condo Fees/Property Maintenance: \$	401K / 403B / IRA: \$	MISC Expenses: \$
Food Stamps/ Welfare: \$	Mortgage Payments on other properties: \$	Other _____ \$	Other _____ \$
Other _____ \$	Other _____ \$	Other _____ \$	Other _____ \$
Total Gross Income: \$	Total Debt: \$	Total Assets: \$	Total Expenses: \$

*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.

Lien Holder's Name

Balance / Interest Rate

Loan Number

BORROWER ASSISTANCE FORM	
HARDSHIP AFFIDAVIT	
<p>I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options.</p> <p>Date Hardship Began is: _____ Date Hardship Ended: _____</p>	
<p>I believe that my situation is:</p> <div> <input type="checkbox"/> Short-term (under 6 months) <input type="checkbox"/> Medium-term (6 – 12 months) <input type="checkbox"/> Long-term of Permanent Hardship (greater than 12 months) </div>	
<p>(For the below hardships, provide a detailed written explanation with this request describing the specific nature of your hardship(s) along with accompanying start and end dates) Please check all that apply</p>	
<input type="checkbox"/> Unemployment	<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member
<input type="checkbox"/> Underemployment	<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment
<input type="checkbox"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<input type="checkbox"/> Business Failure
<p>In addition to the Hardship Affidavit denoted above, please provide these additional documents for the below Hardships Please check all that apply</p>	
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co- Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer	<input type="checkbox"/> Documentation from employer including effective date of transfer
<p>Required Income Documentation</p> <div> <input type="checkbox"/> Last one (1) year of signed and filed tax returns with ALL schedules for all applicants and obligors, signed and dated. <input type="checkbox"/> If tax returns have not been filed, provide Proof of Extension or explanation as to why taxes were not filed. <input type="checkbox"/> If a pay card is used for deposits from employment or benefits, please submit the two most recent months of transaction history of pay card. </div>	
<p>Wage Earner:</p> <div> <input type="checkbox"/> Two (2) most recent pay stubs (must show the most recent two (2) pay stubs reflecting 30 days of income, employer name and year-to-date earnings). <input type="checkbox"/> Most recent one (1) year of IRS Form W-2s, including Form 1099 (if applicable), from all places of employment for all applicants and obligors. <input type="checkbox"/> Most recent two (2) months of bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient). </div>	
<p>Self Employed:</p> <div> <input type="checkbox"/> Most recent six (6) months business and two (2) months personal bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient). <input type="checkbox"/> Most recent Quarterly or Year-to-Date Profit & Loss Statement. </div>	
<p>Receiving Government/Pension Income:</p> <div> <input type="checkbox"/> Provide benefits letter(s) from all grantors (Retirement, disability, SSI, unemployment, etc.) <input type="checkbox"/> Most recent two (2) months of bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient). </div>	
<p>Other Sources of Income:</p> <div> <input type="checkbox"/> Lease or Rental Agreements (must be claimed on Schedule E to consider as income), signed and dated by both parties. <input type="checkbox"/> Most recent two (2) months of bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors (Transaction history in lieu of a Bank Statement is insufficient). <input type="checkbox"/> Mortgage statement for each active mortgage for all properties owned (rented or not), including 2nd mortgage(s). </div>	
<p>Notice:</p> <p>Child support, alimony and maintenance payments need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.</p>	

BORROWER ASSISTANCE FORM

Borrower/Co-Borrower Acknowledgement and Agreement

1. I certify that all of the information in this Borrower Assistance Form is truthful, and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. I understand and acknowledge that the Servicer, owner or guarantor of my mortgage, or their agent(s) may investigate the accuracy of my statements, may require me to provide additional supporting documentation, and that knowingly submitting false information may violate Federal and other applicable law.
3. I authorize the Servicer to obtain my current credit report and a current credit report on all other borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on the 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. I certify that my property has not received a condemnation notice.
6. 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.
7. I understand that the Servicer will use this information 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.
8. 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. The first timely payment following the Servicer's determination and notification of 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.
9. 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 the loan or of the foreclosure action or of any related activities, and shall not constitute a cure of the related default unless such payments are sufficient to completely cure such default.
10. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with the loan has been revoked.
11. If I qualify for and enter into a repayment plan, forbearance plan, and 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 the loan.
12. I understand that the Servicer will collect and record personal information that I submit in this application for mortgage assistance and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any relief or foreclosure alternative that I receive to any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services the first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
13. If I was previously deemed eligible for foreclosure prevention relief under the federal Making Home Affordable Program, I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement 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, and (c) companies that perform support services in conjunction with Making Home Affordable.
14. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Servicer.
15. I understand that Gregory Funding is a debt collector, and information I provide may be used to collect a debt. However, if I file or have filed for bankruptcy, I understand that Gregory Funding will fully respect any applicable automatic stay, modification or discharge, and in such case I am providing this Borrower Assistance Form for information purposes only. Further, if the debt related to my mortgage loan has been discharged through bankruptcy, I understand that Gregory Funding may exercise in rem rights against the property as allowed under applicable law and will not attempt any act to collect, recover or offset the discharged debt as my personal liability.

Borrower Signature

Date

Co-Borrower Signature

Date