

Loan Number: _____



Request for Mortgage Assistance Form

If you are experiencing a financial hardship and need help, please complete all sections of this form. Once you complete this form, return the following to TD Bank to be considered for foreclosure prevention options:

1. Your Request for Mortgage Assistance Form (RFA) completed and signed
2. IRS Form 4506-C completed and signed.
3. All required supporting income documentation identified in Step 3

Step 1: Tell us about you

For the purposes of this form, a Borrower is someone who is obligated on the Note for the loan or interested in assuming responsibility for the Note. If another person not on the Note has community property or similar rights per applicable state law, please provide their name:

Borrower Name		Co- Borrower Name	
Social Security Number (last 4 digits)		Social Security Number (last 4 digits)	
Email Address		Email Address	
Home Phone Number		Home Phone Number	
Cell Phone Number		Cell Phone Number	
Work Phone Number		Work Phone Number	
Preferred contact Method (choose all that apply) <input type="checkbox"/> Cell phone <input type="checkbox"/> Home phone <input type="checkbox"/> Work phone <input type="checkbox"/> Email			

Is the Borrower or Co-Borrower on active duty with the military (including the National Guard and Reserves), the dependent of a Borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? Yes No

Step 2: Help us understand your unique situation

HARDSHIP AFFIDAVIT

<p>DESCRIBE YOUR HARDSHIP (If none of the hardships below are applicable):</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>If your mortgage loan is insured or guaranteed by the Federal Housing Administration (FHA) or the Rural Housing Service (RHS), you are considered to be facing imminent default if your loan is up to date or less than 30 days past due and you have a hardship that will keep you from making your next mortgage loan payment in the month it's due.</p>	<p>Date situation began:</p> <p>____/____/____</p> <p>I believe my situation is:</p> <p><input type="checkbox"/> Short-Term (up to 6 months)</p> <p><input type="checkbox"/> Long-term or permanent (greater than 6 months)</p> <p><input type="checkbox"/> Resolved as of (date):</p> <p>____/____/____</p>
---	--

Check all boxes that explain your situation:

Please send us documents that apply:

<input type="checkbox"/> Unemployment	No hardship documentation is required.
<input type="checkbox"/> Income reduction/underemployment	No hardship documentation is required.
<input type="checkbox"/> Increase in housing related expenses	
<input type="checkbox"/> Divorce or legal separation; separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none"> • Divorce decree or separation agreement signed by the court, OR • Current credit report showing divorce, separation, or different address of non-occupying Borrower; OR • Recorded quitclaim deed showing that the non-occupying Borrower or additional Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a Borrower, or death of either the primary or additional wage earner in the household or a dependent family member	<ul style="list-style-type: none"> • Death certificate; OR • Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; serious illness of a Borrower, co-borrower, or a dependent family member	<p>Do not send medical records or any details of your illness or disability. Instead, please send:</p> <ul style="list-style-type: none"> • Written statement from you or other documentation verifying disability or illness; OR • Proof of monthly insurance benefits or government assistance (with expiration date, if applicable)
	For active duty Servicemembers:

Loan Number: _____

<input type="checkbox"/> Distant employment transfer	<ul style="list-style-type: none">• Permanent Change of Station (PCS) orders or letter showing transfer <p>For employment transfers/new employment:</p> <ul style="list-style-type: none">• Copy of your signed offer letter, notice from your employer showing transfer to a new location (if applicable), or written explanation from your employer; AND• Documentation that reflects the amount of any relocation assistance provided
<input type="checkbox"/> Business failure	<ul style="list-style-type: none">• Tax return from the previous year (including all schedules); AND• Proof of business failure supported by one of the following:<ul style="list-style-type: none">• Bankruptcy filing for the business; OR• Two months of recent bank statements for the business account showing that business activity has stopped; OR• Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Disaster (natural or manmade) impacting the property or borrower's place of employment	No hardship documentation is required.

Step 3: Help us determine your options

I want to:

Keep my property

Only options that involve moving out of the property (sell or transfer ownership to servicer)

ADDITIONAL CONTRIBUTOR INFORMATION (Optional)

Does anyone not listed on the loan live in and contribute financially to the household? Yes No
 Monthly amount they contribute to the household (including amount contributed to the mortgage): \$ _____

First and Last Name(s): _____

Each of the undersigned hereby acknowledges that TD Bank, N.A. has permission to verify and to obtain any credit information or data, for any legitimate business purpose through any source, including a consumer reporting agency. (Non-borrower contributor(s) authorizing TD Bank to pull their credit report must sign, date, and provide their social security number below) If there is more than one contributor, please print and complete additional copies of this page for each additional contributor.

Additional Contributor Signature: _____

Social Security Number: _____

Date: _____

MONTHLY HOUSEHOLD INCOME

Income Type	Required Income Documentation	Borrower	Co-Borrower	Contributor
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> • Most recent pay stub and documentation of year-to date earnings if not on pay stub; OR • Two most recent bank statements showing income deposit amounts ** If your loan is USDA insured you must provide 30 days of income 	\$	\$	\$
Self-Employment Income (Includes 1099 income) Percentage of business ownership: _____%	<ul style="list-style-type: none"> • Two most recent bank statements showing self-employed income deposit amounts; OR • Most recent signed and dated quarterly or year-to-date profit/loss statement; OR • Most recent complete and signed business tax return; OR • Most recent complete and signed individual federal income tax return 	\$	\$	\$

Loan Number: _____

Income Type	Required Income Documentation	Borrower	Co-Borrower	Contributor
Unemployment benefit income	<ul style="list-style-type: none"> • No documentation required ** If your loan is insured by FHA, VA, USDA, and you would like unemployment income considered please include A copy of your benefits statement or letter detailing the amount, frequency, and duration of your unemployment benefits OR Two most recent bank statements 	\$	\$	\$
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	<ul style="list-style-type: none"> • Two most recent bank statements showing deposit amounts; OR • Current Award letter(s) or other documentation showing the amount and frequency of the benefits 	\$	\$	\$
Non-taxable Social Security or disability income	<ul style="list-style-type: none"> • Two most recent bank statements showing deposit amounts; OR • Current Award letter(s) or other documentation showing the amount and frequency of the benefits 	\$	\$	\$
Rental income/Room Rent (rents received, less expenses other than mortgage expense)	<ul style="list-style-type: none"> • Two most recent bank statements demonstrating receipt of rent; OR • Two most recent deposited rent checks 	\$	\$	\$
Investment or insurance income	<ul style="list-style-type: none"> • Two most recent investment statements; OR • Two most recent bank statements supporting receipt of the income 	\$	\$	\$
Other sources of income not listed above (Note: You are not required to disclose alimony, child support, or separate maintenance income unless you want us to consider it for repaying this loan)	<ul style="list-style-type: none"> • Two most recent deposited checks, Divorce Decree or Other Legal Agreement; OR • Two most recent bank statements showing receipt of income; OR • Other documentation showing the amount and frequency of the income 	\$	\$	\$

Loan Number: _____

Household Assets

Please provide the most recent statement for each account listed. Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts, such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

Loan Number: _____

Step 4: Property Information

Property Address: _____

Is the property subject to condominium or homeowners' association (HOA) fees? Yes No

If yes, indicate monthly dues: \$ _____

Are payments up to date? Yes No

The property is my: Primary Residence Second Home Investment

The property is: Owner Occupied Renter Occupied Vacant

Is the property listed for sale? Yes No If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable: _____

LIENS, MORTGAGES OR JUDGMENTS (if applicable)

Please list any other mortgages or liens associated with this property.

Servicer: _____ Account #: _____ Balance \$ _____

Servicer: _____ Account #: _____ Balance \$ _____

Servicer: _____ Account #: _____ Balance \$ _____

If you own other properties, please fill out the following section.

OTHER PROPERTIES OWNED

Property address: _____ Monthly rents received: \$ _____

1st mortgage servicer name: _____

Loan #: _____ Monthly principal and interest payment: \$ _____

2nd mortgage servicer name: _____ Monthly principal and interest payment: \$ _____

Escrow payment (taxes, insurance, PMI): \$ _____

Property is: Vacant Second/Seasonal Home Owner-Occupied Rented

Monthly condominium or HOA fees: _____ \$ Comments: _____

Property address: _____ Monthly rents received: \$ _____

1st mortgage servicer name: _____

Loan #: _____ Monthly principal and interest payment: \$ _____

2nd mortgage servicer name: _____ Monthly principal and interest payment: \$ _____

Escrow payment (taxes, insurance, PMI): \$ _____

Property is: Vacant Second/Seasonal Home Owner-Occupied Rented

Monthly condominium or HOA fees: _____ \$ Comments: _____

Loan Number: _____

Third-Party Authorization:

If you want, you can authorize someone to work with us on your behalf. This is optional.

I/We hereby authorize TD Bank, N.A., to release, furnish and provide information related to my/our account to:

Name of third party _____ Phone Number (_____) _____

Address of third party _____

Additional Resources

For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention and debt management information, as well as translation or other language assistance, contact one of the following federal government agencies.

The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit:

Fannie Mae's www.KnowYourOptions.com

Freddie Mac's My Home Web Site at <http://myhome.freddiemac.com>

If you are experiencing financial hardship, you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency.

Step 5: Please read carefully and sign

ACKNOWLEDGMENT, CERTIFICATION, AND AGREEMENT

In making this request for consideration, I certify under penalty of perjury that I understand and agree that:

1. I certify and acknowledge that all of the information in this Borrower Request for Assistance Form is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.

2. I agree to provide TD with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all communications from TD.

3. I acknowledge and agree that TD is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.

4. I consent to TD obtaining a current credit report for the borrower and co-borrower.

5. I consent to the disclosure by TD of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law, including but not limited to providing mortgage assistance, verifying any data or information contained in this application, and performing audit and quality control reviews. 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, (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.

6. If my liability for the mortgage debt was discharged in a bankruptcy proceeding after I signed the mortgage documents, or if I am entitled to the protections of any automatic stay in bankruptcy, the servicer is providing information about the mortgage assistance program at my request and for informational purposes, and not as an attempt to impose personal liability for the mortgage debt.

7. I agree that the terms of this borrower Acknowledgment, Certification and Agreement will apply to any modification Trial Period Plan, Repayment Plan, or Forbearance Plan that I may be offered based on this application. If I receive an offer for a modification Trial Period Plan or Repayment Plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.

8. If I am eligible for an assistance option that requires an escrow account to pay taxes and/or insurance and my mortgage loan is not currently escrowed, the servicer may establish one. If my loan previously had an escrow account and the servicer agreed to remove this requirement, this agreement has been revoked.

9. If I have intentionally defaulted on my existing mortgage or engaged in fraud, or if any of the information I provided is false, I may be ineligible for assistance under applicable investor/insurer programs or guidelines. This includes ineligibility now and for any future benefits and incentives that would otherwise have been available. I also understand that the servicer may recover any benefits or incentives I previously received.

10. I understand and consent to the disclosure of my personal information and the terms of any mortgage assistance option I receive by TD to (a) any investor, insurer, guarantor or servicer of my mortgage loan(s); (b) companies that perform support services in conjunction with any other mortgage relief program; and (c) any HUD-certified housing counselor.

11. If I, or someone on my behalf, have submitted a Fair Debt Collection Practices Act cease and desist notice to my Servicer, I withdraw that notice and understand that the servicer must contact me throughout the Mortgage Assistance Process.

12. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to TD.

13. TD Bank may order an appraisal or alternative valuation to determine the property's value. I have the right to promptly receive a copy of the appraisal or alternative valuation, regardless of the review outcome of my request for assistance.

By signing this document, I/we certify that all the information is truthful.

I/We understand that knowingly submitting false information may constitute fraud.

Borrower Signature _____ **Date** ____/____/____

Co-Borrower Signature _____ **Date** ____/____/____

Loan Number: _____

Step 6: Here's how to send your documents

Regular Mail

TD Bank, N.A
Attn: Loss Mitigation Department
P.O. Box 9547
Portland, ME 04112-9547

Fax:

1-416-943-4314

Email:

tdhelpsamcb@td.com

**If you have questions about this document or the assistance process,
please call TD Helps. 1-800-742-2651**