

# Mortgage assistance application

For additional copies of this form, or to complete it digitally, visit Documents and Forms on [wellsfargo.com/homeassist](https://wellsfargo.com/homeassist).

## About you

Borrower

First name		
<input type="text"/>		
Last name		
<input type="text"/>		
Last 4 digits of Social Security number	<input type="text"/>	
Phone numbers		
Home		
( <input type="text"/> )	<input type="text"/>	- <input type="text"/>
Mobile		
( <input type="text"/> )	<input type="text"/>	- <input type="text"/>
Work		
( <input type="text"/> )	<input type="text"/>	- <input type="text"/>
Mailing address		
Street (line 1)		
<input type="text"/>		
Street (line 2)		
<input type="text"/>		
City	State	ZIP code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address		
<input type="text"/>		

Co-borrower

First name		
<input type="text"/>		
Last name		
<input type="text"/>		
Last 4 digits of Social Security number	<input type="text"/>	
Phone numbers		
Home		
( <input type="text"/> )	<input type="text"/>	- <input type="text"/>
Mobile		
( <input type="text"/> )	<input type="text"/>	- <input type="text"/>
Work		
( <input type="text"/> )	<input type="text"/>	- <input type="text"/>
Mailing address <input type="checkbox"/> <i>Check this box and skip to the next question if the address is the same as the borrower's</i>		
Street (line 1)		
<input type="text"/>		
Street (line 2)		
<input type="text"/>		
City	State	ZIP code
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address		
<input type="text"/>		

### Active duty military service

Is either 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

### QUICK TIP

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.

# About your property

Your property is a:

Primary residence    Secondary residence

Investment property

Who lives in your property?

You (borrower or co-borrower)    Renter

Resident other than the borrower and not a renter

It is vacant

Has the property been a rental property for more than a total of 18 months?

Yes    No

What is your intent with your property?

Keep    Sell    Undecided

Transfer ownership of the property to Wells Fargo.

How many people live in your property?

Check this box if the address is the same as the borrower's address listed on the first page.

What is the address of your property that you're seeking assistance for?

Street (line 1)

City

State

Street (line 2)

ZIP

Do you pay condominium, co-op, homeowners association fees or other fees associated with your housing?

Yes    No (skip to the next question)

If yes: How much do you pay per month? Are your fees current?

\$  .

Yes    No

Who pays your homeowners insurance?

I pay it    Paid by condominium, co-op, or homeowners association

Is your property currently listed for sale?

Yes    No

If yes: Who is selling your home?

An agency/agent    I am selling the home myself (for sale by owner)

# About your employment

Are you (the borrower) employed?

Yes   If yes: When did you begin your primary job? (MM/DD/YYYY)

/  /

When did you begin your secondary job? (if applicable) (MM/DD/YYYY)

/  /

No   If no: When did you become unemployed? (if applicable) (MM/DD/YYYY)

/  /

Is the co-borrower

Yes   If yes: When did you begin your primary job? (MM/DD/YYYY)

/  /

When did you begin your secondary job? (if applicable) (MM/DD/YYYY)

/  /

No   If no: When did you become unemployed? (if applicable) (MM/DD/YYYY)

/  /

# Financial worksheet

You must disclose all income that you receive. Include your and the co-borrower's combined income. Individuals at your property address who aren't on the loan as co-borrowers are considered to be non-borrowers. Non-borrowers can contribute income to the review of your loan modification; they should fill out the Non-Borrower Financial Contribution Form.

## What is your monthly household income?

*Example* \$ 2,500.00

Before-tax (gross) wages, salaries, and overtime pay, commissions, tips and bonuses \$ .

Self-employment income \$ .

Unemployment benefit income \$ .

Taxable Social Security benefits \$ .

Pension, disability, death benefits, adoption assistance, housing allowance, and public assistance \$ .

NonTaxable Social Security benefits and Social Security Disability Insurance \$ .

Rental income (rents received minus expenses other than mortgage expense) \$ .

Investment or insurance income \$ .

Other sources of income not listed above \$ .

## What are your household assets?

Checking account(s) and cash on hand \$ .

\$ .

Savings/money market funds/ Certificates of Deposit (CDs) \$ .

\$ .

Stocks and bonds (only include non-retirement accounts) \$ .

\$ .

Other \$ .

### QUICK TIP

If you have rental income from more than one property, you'll need to print and fill out an additional Schedule of Real Estate Owned form and include it with your application.

You can find it under Documents and Forms on [wellsfargo.com/homeassist](http://wellsfargo.com/homeassist).

### QUICK TIP

You're not required to reveal your alimony, child support, or separate maintenance income if you don't want us to consider it for the application.

### QUICK TIP

Don't include retirement plans when calculating your assets (401(k) plans, pension funds, IRAs, Keogh plans, etc.).

# Monthly housing debt and support obligations

Expenses related to the residence you are seeking assistance on:

First mortgage payment	\$	.
Additional mortgage payments	\$	.
Property taxes (if not included in the First mortgage payment amount)	\$	.
Homeowner's insurance (if not included in the First mortgage payment amount)	\$	.
Homeowner's association fees and condominium and co-op fees	\$	.

Other housing expenses and support obligations:

Mortgage payments on other properties	\$	.
Rent	\$	.
Child support, alimony and separate maintenance	\$	.

# Monthly household expenses

This section is only required for loans insured by the Veteran's Administration (VA), the US Department of Agriculture (USDA) or the HUD 184 Indian Home Loan Guarantee Program. Do not include amounts that are reported as debts to a credit bureau.

Groceries	\$	.
Utilities	\$	.
Transportation	\$	.
Other living expenses	\$	.

## MONTHLY HOUSEHOLD EXPENSES QUICK TIPS

- **Groceries:** List the average amount spent monthly on groceries, toiletries, and paper products.
- **Utilities:** List the average amount spent monthly on electricity, gas, water, sewer, cable/internet, and phones (cellular and land line).
- **Transportation:** List the average amount spent monthly on gasoline, car insurance, maintenance, and registration.
- **Other living expenses:** List the average amount spent monthly for all other household expenses. Expenses included in this field are items such as:
  - Insurance premiums not withheld from pay
  - Childcare
  - Tuition
  - Personal services
  - Home maintenance
  - Charitable contributions, and/or
  - Other household expense related items not already listed.
- **DO NOT** include payments for accounts that are reported as debts through a credit bureau.

# Hardship affidavit

Your answers to the following questions will help us better assess your financial hardships and determine what relief options are right for you.

The hardship causing mortgage payment challenges began on approximately (MM/DD/YYYY) <input type="text"/> / <input type="text"/> / <input type="text"/>	We believe that the hardship has lasted or will last: <input type="checkbox"/> 1-12 <input type="checkbox"/> 12+ months or permanently	This hardship was resolved as of <input type="text"/> / <input type="text"/> / <input type="text"/>
--	--	--

Check all of the financial difficulties that are relevant to you. We have difficulty making our monthly payment because of:

<input type="checkbox"/> Unemployment	<input type="checkbox"/> Long-term or permanent disability, or serious illness, affecting us or a dependent family member.
<input type="checkbox"/> Reduced household income due to circumstances outside our control. For example: <ul style="list-style-type: none"><li>• Reduced pay or hours</li><li>• Elimination of overtime</li></ul>	<input type="checkbox"/> Divorce or legal separation
<input type="checkbox"/> Increased housing expenses due to circumstances outside our control. For example: <ul style="list-style-type: none"><li>• Uninsured losses</li><li>• Increased property taxes</li></ul>	<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law.
<input type="checkbox"/> Natural or man-made disaster impacting the property or place of our employment.	<input type="checkbox"/> Death of the borrower or death of either the primary or secondary wage earner in the household
	<input type="checkbox"/> Distant employment transfer or relocation

Providing more detail about your hardship can help us better understand your situation. You can provide that detail here:

---

---

---

---

---

---

---

---

---

---

Other hardship Provide your description of the hardship and provide related documentation.

---

---

---

---

---

---

---

---

---

---

**QUICK TIP** If you need more space, you can continue on a separate page. Please include your account number on any separate pages.

# Acknowledgment and agreement

I/We understand that I/we will be considered for all mortgage assistance options available to me/us. I/We certify the following:

1. All information in this affidavit is true and accurate and the events identified are the reason that I/we need to request a modification of the terms of my/our mortgage, short sale, or deed in lieu of foreclosure.
2. I/We consent to the servicer or authorized third party obtaining a current credit report for the borrower and co-borrower. An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me/us in obtaining a foreclosure prevention alternative.
3. I/We understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud, or misrepresented any facts in connection with this document, the Servicer may cancel any Agreement and may pursue foreclosure on my/our home and/or pursue any available legal remedies.
4. I/We are willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
5. I/We understand that the Servicer will use the information in this document to evaluate my/our eligibility for a loan modification, short sale, or deed in lieu of foreclosure, but the Servicer is not obligated to offer me/us assistance based solely on the statements in this document.
6. If I/we are eligible for a modification, repayment plan, or forbearance plan, and I/we accept and agree to all terms of such plan, I/we 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.
7. My/Our first timely payment following my/our Servicer's determination and notification of my/our eligibility or prequalification for a modification, 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 modification, repayment plan, or forbearance plan.
8. I/We agree that when the Servicer accepts and posts a payment during the term of any repayment plan, modification, or forbearance plan, it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my/our loan or foreclosure action and related activities and shall not constitute a cure of my/our default under my/our loan unless such payments are sufficient to completely cure my/our entire default under my/our loan.
9. I/We agree that any prior waiver of an escrow account requirement for this loan may be revoked and an escrow account may be established, upon execution of this agreement, and in accordance with investor guidelines.
10. I/We understand that the Servicer will collect and record personal information, including, but not limited to, my/our names, address, telephone number, Social Security numbers, credit score, income, payment history, and information about account balances and activity. I/We understand and consent to the disclosure of my/our personal information to (a) any investor, insurer, guarantor, or Servicer that owns, insures, guarantees, or services my/our first lien or subordinate lien (if applicable) mortgage loan(s); (b) companies and/or individuals that perform support services in conjunction with home preservation mortgage assistance efforts; (c) auditors, including but not limited to independent auditors, regulators, and agencies; and (d) any HUD-certified housing counselor.
11. I/We understand that the Servicer may investigate the accuracy of my/our statements, including contacting my/our employers for verification of employment and/or salary information, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate federal law and may result in foreclosure.
12. I/We consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I/We have provided to the lender, servicer, or authorized third party.

Borrower signature(s)

The undersigned certifies under penalty of perjury that all statements in this document are true and correct:

Borrower's signature
<input type="text"/>
Date (MM/DD/YYYY)
<input type="text"/> / <input type="text"/> / <input type="text"/>

Co-borrower's signature
<input type="text"/>
Date (MM/DD/YYYY)
<input type="text"/> / <input type="text"/> / <input type="text"/>