

Mortgage Assistance Application

We're committed to helping you at every step of home ownership. By submitting this form, you will formally apply for mortgage assistance. To make sure we can evaluate your application as quickly as possible, please fill out this form completely, give detailed answers, and provide all required documentation. After you submit this form, our team will reach out to you if we need more information or documentation.

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Step 1: Tell us about you

Loan Number:

Borrower	First name	Last name
	Best phone number to reach you during the day - - Cell Home Work Other	Alternative phone number - - Cell Home Work Other
	Email address	
	Preferred contact methods (check all that apply) Phone call Email	
	Best contact time Morning Afternoon Evening	
Co-Borrower	First name	Last name
	Best phone number to reach you during the day - - Cell Home Work Other	Alternative phone number - - Cell Home Work Other
	Email address	
	Preferred contact methods (check all that apply) Phone call Email	
	Best contact time Morning Afternoon Evening	

Borrower, co-borrower, or any occupant of the property is a military servicemember on active duty (or who was on active duty within the last 12 months) or the surviving spouse of a servicemember who was on active duty at the time of death.

YES NO

If yes, name(s) _____

Start Date: ____ / ____ / ____ (mm/dd/yyyy) End Date: ____ / ____ / ____ (mm/dd/yyyy) Still on active duty

Mailing Address <i>(If different from property address)</i>	Number and street		Apt/unit number
	City	State	Zip code

Step 2: Tell us about your property

Loan Number:

Property Address	Number and street		Apt/unit number	
	City	State	Zip code	
Property Information	The property is used as		☐ A primary residence ☐ A second home ☐ An investment property	
	The property type is		☐ Single family ☐ Coop ☐ Condominium / ☐ 2 to 4 unit ☐ Planned Unit ☐ Mobile home ☐ Development (PUD) ☐ Other _____ ☐ Townhouse	
	Number of units in the property		☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ Other _____	
	The property is currently occupied by <i>(check each box that applies)</i>		☐ Borrower ☐ Is vacant and ☐ Co-borrower has been since ☐ Renter / / ☐ Other (please attach (mm/dd/yyyy) explanation)	
	Is the property subject to condominium or homeowners association (HOA) fees?		☐ Yes \$ _____ per month ☐ per year ☐ No	
	Is the property listed for sale?		☐ Yes ☐ No	
	You would like to		☐ Occupy the property as a primary residence ☐ Retain the property as second home or investment property ☐ Sell the property for less than the amount owed* ☐ Transfer the property to Carrington ☐ Undecided <i>*An application is not required to pursue a traditional sale where sale proceeds are used to completely pay off the loan</i>	
	If the property is for sale, please provide the listing agent's name and phone number (or check "For sale by owner" if you are selling without an agent)		Agent name: _____ Phone: - - ☐ For sale by owner	

Loan Number:

[illegible]

In addition to your written statement, please provide the documentation requested below, as applicable to your situation.

Hardship (Check each box that applies)		Required documentation (Please include with your application)
☐	Unemployment	N/A
☐	Reduction in income due to circumstances outside your control	N/A
☐	Increase in housing-related expenses due to circumstances outside your control	N/A

Loan Number:

Hardship (Check each box that applies)		Required documentation (Please include with your application)
	Disaster (natural or man-made) impacting your property or place of employment	N/A
	Long-term or permanent disability, or serious illness of a borrower, co-borrower, or dependent family member	Do not send medical records or any details of your illness or disability. Instead, please include: • A 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)
	Divorce or legal separation	• Final divorce decree or separation agreement; or • Recorded quitclaim deed showing that the non-occupying borrower has vacated the property
	Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	• Legally binding agreement evidencing that the non-occupying borrower has relinquished all rights to the property; or • Recorded quitclaim deed showing that the non-occupying borrower has vacated the property
	Death of borrower or death of either the primary or secondary wage earner	• Copy of death certificate; or • Obituary or newspaper article reporting the death
	Distant employment transfer/relocation	For active duty servicemembers: Permanent Change of Station (PCS) order or letter showing transfer For employment transfers/new employment: • Copy of signed offer letter or notice from employer showing transfer to a new location (or written explanation if employer documentation is not applicable); and • Documentation that reflects the amount of any relocation assistance provided
	Other hardship that is not covered above	Please provide a detailed written explanation in the space provided on page 13

Step 4: Tell us about your financial situation

Loan Number:

Expenses

Definitions of each expense type can be found in the glossary on page 14. We strongly encourage you to review the glossary prior to filling out the below table. If you are not sure how to categorize an expense, please include it in "Other" and provide an explanation for each. "Other" expense. For any expense that is not monthly, please convert it to a monthly expense.

Expenses Enter the amount you spend each month for all items. Please do not include any expense more than once. Please make sure to enter all significant expenses. <i>For any expense that is not monthly, please convert it to a monthly expense. For example, if you owe your homeowners association \$120 annually, please enter \$10 (\$120 ÷ 12) under "Housing-related expenses."</i>	Expense	Borrower(s)
	Alimony or other spousal support payments	\$
	Auto loan payments	\$
	Car-related expenses (including auto maintenance, gas, and insurance)	\$
	Childcare expenses	\$
	Child support expenses	\$
	Collections, judgments, or liens	\$
	Food	\$
	Medical expenses	\$
	Job-related expenses	\$
	Personal Loans	\$
	Housing-related expenses (other than your Carrington mortgage payment)	\$
	Credit card minimum payment	\$
	Student loans and tuition	\$
	Utilities, telephone, and cable bills	\$
	Other (please specify below)	\$

Other:

I have no expenses to report

Loan Number:

Does anyone not listed on the loan live in and contribute financially to the household? YES NO

If YES, please complete the following requirements:

1. Ensure any contribution listed below has been, and reasonably can continue to be, relied upon to support the mortgage loan payment.
2. Provide documentation that verifies that the contributor occupies the subject property as a principal residence.
3. Provide documentation verifying contributor income in the following section.

Contributor 1	First name	Last name
	Monthly contribution to household expenses \$	
Contributor 2	First name	Last name
	Monthly contribution to household expenses \$	

If there are more than two contributors, please include the information for any additional contributors in a separate attachment.

Income

For each type of income, please include the monthly gross (i.e. pre-tax) amount. Please do not include any income more than once. For example, if you make money operating a rental business, please count it as either "Rental income" or "Self-employment income" but not both.

Monthly income	Amount	Required documentation (Please include with your application)
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses <i>If you are a seasonal employee or do not work 12 months during the year, please check the box labeled "Partial Year" and also include the number of months per year you work.</i>	Borrower \$ _____ Partial year ____ months per year	• 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
	Co-borrower \$ _____ Partial year ____ months per year	
	Contributor(s) \$ _____ Partial year ____ months per year	

Loan Number:

Monthly income	Amount	Required documentation (Please include with your application)
Self-employment income	Borrower \$	- 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
	Co-borrower \$	
	Contributor(s) \$	
Unemployment benefit income	Borrower \$	No documentation required
	Co-borrower \$	
	Contributor(s) \$	
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, or other public assistance	Borrower \$	- Two most recent bank statements showing deposit amounts OR - Award letters or other documentation showing the amount and frequency of the benefits
	Co-borrower \$	
	Contributor(s) \$	
Non-taxable Social Security or disability income	Borrower \$	- Two most recent bank statements showing deposit amounts OR - Award letters or other documentation showing the amount and frequency of the benefits
	Co-borrower \$	
	Contributor(s) \$	
Rental income (rents received, less expenses other than mortgage expense)	Borrower \$	- Two most recent bank statements demonstrating receipt of rent OR - Two most recent deposited rent checks
	Co-borrower \$	
	Contributor(s) \$	
Investment or insurance income	Borrower \$	- Two most recent investment statements OR - Two most recent bank statements supporting receipt of the income
	Co-borrower \$	
	Contributor(s) \$	

Loan Number:

Monthly income	Amount	Required documentation (Please include with your application)
Other sources of income not listed above <i>(Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan. Please explain below.)</i>	Borrower \$	Other documentation showing the amount and frequency of the income
	Co-borrower \$	
	Contributor(s) \$	

Other:

I have no income to report

Assets

Current Assets of Borrower(s)	Assets	Amount
If more than one borrower, please enter the total amount of your combined assets. Exclude retirement funds (such as a 401(k) or Individual Retirement Account (IRA) and college savings accounts such as a 529 plan. If there are any significant assets other than the home or retirement accounts, please list them under "other."	Checking account(s) and cash on hand	\$
	Saving, money market funds, and Certificates of Deposits (CDs)	\$
	Stocks and bonds (non-retirement accounts)	\$
	Other (please specify below)	\$

Other:

Loan Number:

Step 5: Read and sign the application agreement

In making this request for mortgage assistance, each of the undersigned hereby agrees that:

1. I certify, under penalty of perjury, that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. I understand that knowingly submitting false information may violate federal and other applicable law. I understand that if I have intentionally defaulted on my existing mortgage or engaged in fraud, or if any of the information I've provided is false, I may be ineligible for assistance. This includes ineligibility now and for any future benefits and incentives that might otherwise have been available. I also understand that Carrington Mortgage Services, LLC and its affiliates, successors, assigns, and agents (collectively, "Carrington") may recover any benefits or incentives I've previously received.
2. If my liability for the mortgage debt was discharged in a Chapter 7 bankruptcy proceeding after I signed the mortgage documents, or if I am entitled to the protections of any automatic stay in bankruptcy, Carrington is providing information about the mortgage assistance program at my request and for informational purposes only, and not as an attempt to impose personal liability for the mortgage debt.
3. I will provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all communications from Carrington, as well as any authorized third party which may include (but is not limited to) a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in exploring foreclosure prevention alternatives (each, an "Authorized Third Party")
4. I acknowledge and agree that Carrington 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 consent to Carrington or an Authorized Third Party pulling a current credit report for each borrower obligated on the note for the loan.
6. I consent to the disclosure by Carrington, any Authorized Third Party, or any investor/guarantor of the mortgage loan(s), 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 the first lien or subordinate lien (if applicable) mortgage loan(s), including (but not limited to) Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of the mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. 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, (f) my tax return and any information contained therein, and (g) information about my account balances and activity.

I agree that the terms of this certification and agreement will apply to any mortgage assistance options that I may be offered based on this application. If I receive an offer for a modification Trial Period Plan, a Repayment Plan, or a Forbearance Plan with reduced payments, I agree that my first timely payment under the plan will serve as acceptance of such plan.
7. 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 the lender, servicer, or Authorized Third Party. By providing my mobile phone number(s) herein, I give Carrington permission to contact me at these numbers. I consent to receiving any text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational or account servicing purposes, but not for telemarketing or sales. Message and data rates may apply. I understand that I may contact Carrington any time to change these preferences.
8. If pursuing consideration for a short sale, I consent to Carrington discussing the terms of the short sale with my real estate agent. Carrington may contact me and/or my licensed real estate agent with suggested listing price guidance.

**By signing this document, each of the undersigned certifies that all of the information contained herein is truthful.
Each of the undersigned understands that knowingly submitting false information may constitute fraud.**

Borrower Signature	Date / / (mm/dd/yyyy)
Co-borrower Signature	Date / / (mm/dd/yyyy)

Loan Number:

Step 6: Send us your completed application

Congratulations on finishing your Mortgage Assistance Application! The last step is to send it in so that we can evaluate you for mortgage assistance options. We will contact you within 5 business days of receiving your mortgage assistance application to acknowledge receipt and let you know if you need to send additional documentation.

By email (Get assistance sooner)	mortgage-assistance@carringtonvm.com To ensure prompt processing, please ensure that the subject of the email reads: “[insert your loan number] - Mortgage Assistance Application”
By mail	Attn: Mortgage Assistance Department Carrington Mortgage Services, LLC 14647 S. 50th Street, Suite A-150 Phoenix, AZ 85044

Step 7: Learn about other ways you can get help

If you are experiencing a financial hardship, you may be eligible for mortgage assistance from your state’s housing finance agency or other state or local government agency. For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention information, or information on state or local government mortgage assistance programs that may be available, contact one of the following federal government agencies:

The U.S. Department of Housing and Urban Development (HUD) 800-569-4287 or www.hud.gov/counseling	The Consumer Financial Protection Bureau (CFPB) 855-411-2372 or www.consumerfinance.gov/mortgagehelp
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If you need translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided for free.

If Fannie Mae is the owner of the mortgage loan: For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Fannie Mae’s website at FannieMae.com.

If Freddie Mac is the owner of the mortgage loan: For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Freddie Mac’s My Home website at myhome.freddiemac.com.

Loan Number:

Space for Additional Explanation

Glossary

Term	Definition
Alimony or other spousal support payments	Any payments due to your ex spouse under a divorce decree or similar document, other than child support expenses.
Auto loan payments	Any payments made in connection with an auto loan.
Car-related expenses (including auto maintenance, gas, and insurance)	Any expenses related to the maintenance and ownership of your car. These expenses do not include payments for any loans on your car. In addition, they do not include any job-related expenses for your car.
Childcare expenses	Any expenses related to the provision of childcare. This can include daycare expenses or the cost of a nanny, a babysitter, or a similar childcare provider.
Child support expenses	Any payments due pursuant to a child support order.
Collections, judgments, or liens	Collections means any debts that are being collected via a debt collection team or agency. For instance, if your auto loan is in collections, you should report it under this line item instead of under "auto loan payments." Judgments means any debt from creditors who a court ordered you to pay. For example, if your auto lender took you to court and a court ordered you to pay, you should report it under this line item instead of under "auto loan payments." Liens means any debts that are being collected through a legal claim against your property.
Food	Any food-related expenses, including groceries, delivery, and restaurant dining.
Job-related expenses	Any expenses related to your job that are not reimbursed by your employer. For example, if your job requires travel (other than your commute to and from the office) that is not reimbursed, you should include these expenses here.

Term	Definition
Medical expenses	Any expenses (including expenses covered by insurance) related to the receipt of any healthcare, such as medical, dental, or eye care.
Personal Loan	A personal loan is money borrowed that you pay back in fixed monthly payments, or installments. A personal loans differs from an auto loan or a mortgage in that it is not secured by property and differs from a credit card in that it has a fixed payment schedule.
Housing-related expenses (other than the mortgage payment)	Any expenses related to owning your home other than the mortgage for which you are seeking assistance. Such expenses can include: payments on a different mortgage, homeowners association expenses, property taxes or property insurance (if not paid by Carrington or another mortgage servicer), and maintenance expenses.
Credit card debt	The minimum monthly payment due on any credit card balance that you may have.
Student loans and tuition	Any tuition payments due to an educational institution, either for yourself or a dependent, or any student loan payments.
Utilities, telephone, and cable bills	Any payments for utilities, which includes cable, telephone, electricity, heat, water, and internet bills.
Other	"Other" is a catchall meant to encompass anything not described above. All significant expenses should be included in this Mortgage Assistance Application. If any expenses important to your household's finances are not included in the above items, please include them under "Other" with an explanation of the nature of the expenses. We can best assist you if we have all of the relevant information. We strongly encourage you to consider whether any expenses should be included under "Other."