Submission Avenues

Fax:
You may fax all documents to 877-589-0758. A fax cover sheet with directions has been included for your use.

Mail:
You may mail all documents to:
SunTrust Bank
VA-RVV-5113
PO Box 26150
Richmond, VA 23260

Email:
You may email all documents to Homepreservationdocuments@SunTrust.com. Please include your loan number in the Subject line.

- Please ensure that all documents are in a PDF format.
- Please do not send more than 8 attachments in each submission. If you have additional documents, please send in a separate email.
- If you are submitting documents for more than one loan, please send a separate transmission for each loan.

IMPORTANT NOTES
Please do the following to facilitate the prompt and accurate imaging of your documents:
Include your FULL name, applicable 10 digit loan numbers and date are at the top of this form.

Ensure each document includes a valid mortgage loan number. If multiple documents for the same loan are being submitted, include the loan number at the top of the each page.
Please refer to the Homeowner Checklist and the Mortgage Assistance Application Form 710 to ensure that all required information is being submitted.
Loss Mitigation Fax Coversheet

Please fax all documents to: 877-589-0758

Date: _____________________________________________

Client’s Full Name: _____________________________________

Loan #: _____________________________________________
    All loan numbers must be ten (10) digits.
Additional Loan #’s: ___________________________________

Property Address: _____________________________________
    Please only include loan numbers that you wish to have considered for Loss Mitigation options
    Please submit a separate cover sheet for additional property addresses.

Comments:

IMPORTANT NOTES
    Please do the following to facilitate the prompt and accurate imaging of your documents:
    Include your FULL name, applicable 10 digit loan numbers and date are at the top of this form.

    Ensure each document includes a valid mortgage loan number. If multiple documents for the
    same loan are being submitted, include the loan number at the top of the each page.
    Please refer to the Homeowner Checklist and the Mortgage Assistance Application Form
    710 to ensure that all required information is being submitted.
# Homeowner Checklist

**For Your Information Only - Do Not Return with Your Borrower Response Package**

GET STARTED - Use this checklist to ensure you have completed all required forms and have the right information.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Review the information provided to help you understand your options, responsibilities, and next steps:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Avoiding Foreclosure</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 2</th>
<th>Complete and sign the enclosed Mortgage Assistance Application Form. Must be signed by all borrowers on the mortgage (notarization is not required) and must include:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All income, expenses and assets for each borrower</td>
</tr>
<tr>
<td></td>
<td>An explanation of financial hardship that makes it difficult to pay the mortgage</td>
</tr>
<tr>
<td></td>
<td>Your acknowledgment and agreement that all information that you provide is true and accurate</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 3</th>
<th>Provide required Hardship documentation. This documentation will be used to verify your hardship.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Follow the instructions set forth on the Mortgage Assistance Application Form (attached)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 4</th>
<th>Provide required income documentation. This documentation will be used to verify your hardship and all of your income (including any alimony or child support that you choose to disclose and rely upon to qualify).</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Follow the instructions set forth on the Mortgage Assistance Application Form (attached)</td>
</tr>
<tr>
<td></td>
<td>You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See page 4 of the Mortgage Assistance Application Form for specific details on income documentation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 5</th>
<th>Gather and send your completed Borrower Response Package at your earliest possible opportunity.</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Home Retention Requests</td>
<td>you must send all required documentation listed in steps 2-5 above, and summarize below:</td>
</tr>
<tr>
<td></td>
<td>• Mortgage Assistance Application Form (attached)</td>
</tr>
<tr>
<td></td>
<td>• HAMP Hardship Affidavit</td>
</tr>
<tr>
<td></td>
<td>• Income Documentation as outlined on page 4 of the Mortgage Assistance Application Form (attached)</td>
</tr>
<tr>
<td></td>
<td>• Hardship Documentation as outlined on page 2 of the Mortgage Assistance Application Form (attached)</td>
</tr>
<tr>
<td></td>
<td>• Additional Information Pertaining to Household and Living Expenses (attached)</td>
</tr>
<tr>
<td></td>
<td>• Authorization Form for Non-Borrowers (if applicable)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>For Home Liquidation Requests</th>
<th>you must send all required documentation as outlined above  <strong>Plus:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Sales contract (if applicable)  • 2 most recent bank statements</td>
</tr>
<tr>
<td></td>
<td>• Estimated HUD-1 (if applicable)  • Last 2 years worth of tax returns</td>
</tr>
<tr>
<td></td>
<td>• Affidavit of ARM's Length Transaction signed by all parties (if applicable)</td>
</tr>
<tr>
<td></td>
<td>• 3rd Party Authorization Form (if applicable)</td>
</tr>
</tbody>
</table>

Please fax all documents to 877.589.0758, or you may mail them to SunTrust Bank, VA-RVW-5113, PO BOX 26150, Richmond, VA 23260, or email them to: homepreservationdocuments@suntrust.com. Please include your loan number in the subject line as well as at the top of each page. Please do not email more than eight (8) attachments per submission. If you have additional attachments, please send a supplemental email.

**IMPORTANT REMINDERS:**

- If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 4 of the Mortgage Assistance Application Form, cannot locate some or all of the required documents, OR have any questions, please contact us at the number provided on Page 2.
- Keep a copy of all documents and proof of mailing/emailing for your records. Don’t send original income or hardship documents. Copies are acceptable.

**Questions? Contact us at 855.223.4680**
Learn more About Options to Avoid Foreclosure

The variety of options summarized below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, staying in your home may not be possible. In this case, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure - see the table below for more information.

Don’t delay, as failure to take action may result in foreclosure proceedings being initiated on your mortgage.

<table>
<thead>
<tr>
<th>OPTIONS TO STAY IN YOUR HOME</th>
<th>OVERVIEW</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refinance</td>
<td>Receive a new loan with lower interest rate or other favorable terms.</td>
<td>Makes your payment or terms more affordable.</td>
</tr>
<tr>
<td>Reinstatement</td>
<td>Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below.</td>
<td>Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future.</td>
</tr>
<tr>
<td>Repayment Plan</td>
<td>Pay back your past-due payments together with your regular payments over an extended period of time.</td>
<td>Allows you time to catch up on late payments without having to come up with a lump sum.</td>
</tr>
<tr>
<td>Forbearance Plan</td>
<td>Make reduced mortgage payments or no mortgage payments for a specific period of time.</td>
<td>Gives you time to improve your financial situation and possibly qualify for a better option that would be available right now.</td>
</tr>
<tr>
<td>Modification</td>
<td>Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a “trial period” (e.g., completing a three month trial period plan) that requires payment of the approximate amount of the modified payment.</td>
<td>Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OPTIONS TO LEAVE YOUR HOME</th>
<th>OVERVIEW</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Sale</td>
<td>Sell your home and pay off a portion of your mortgage balance when you owe more on the home that it is worth.</td>
<td>Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.</td>
</tr>
<tr>
<td>Deed-in-Lieu of Foreclosure</td>
<td>Transfer the ownership of your property to us.</td>
<td>Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.</td>
</tr>
</tbody>
</table>

We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at 855.223.4680 and we'll talk about available options and help you understand the forms and documents we need from you to determine if you qualify for an option to avoid foreclosure.
Frequently Asked Questions

1. Will It Cost Money to Get Help?
   There should never be a fee from your lender or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

2. What is foreclosure?
   Forfeiture of your home through a legal process where your mortgage company repossesses the property and you will have to move. This process may involve an eviction, you may remain liable for your first lien mortgage debt and it may be as long as seven years before you are eligible for another Fannie Mae or Freddie Mac loan.

3. What Happens Once I Have Sent the Borrower Response Package to You?
   We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. Once your application is considered complete by SunTrust, collection activities will stop while your application is being evaluated. If your request for assistance requires a property valuation, a copy of the valuation will be provided to you. We will then review your application to determine whether you are eligible for any loss mitigation options. The review will be completed within 30 days of a complete package notification and you will be notified of the decision.

4. What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?
   You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

5. Will the Foreclosure Process Begin If I Do Not Respond to My Lender’s Notices Regarding Missed Payments?
   If you do not respond to your lender’s notices to you regarding past due payments, your lender may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

6. Should I Still Contact My Lender if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure?
   Yes, the sooner the better!

7. What if My Property is Scheduled for a Foreclosure Sale in the Future?
   If your complete application and documents required for a Borrowers Response Package are received no later than 37 days prior to a scheduled foreclosure sale, then certain foreclosure activities may be suspended until all acceptance periods and any applicable appeal period for any loss mitigation option expire. If we receive your application at any time prior to the foreclosure sale date, we will conduct a thorough evaluation for requests received for retention options only. For all loss mitigation options, any foreclosure sale postponement or suspension will occur as permitted by state law, local court rules and public officials. Please submit your Borrower Response Package as soon as possible.

8. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?
   No. The property will not be sold at a foreclosure sale if you accept an offer for an alternative to foreclosure and comply with all requirements.

9. Will My Credit Score Be Affected by My Late Payments or Being in Default?
   The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.
10. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

Beware Of Foreclosure Rescue Scams!

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. Remember, help is FREE.

How to Spot a Scam - beware of a company or person who:
- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam - do one of the following:
- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network’s (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 888.995.HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.
Loan number:

**Mortgage Assistance Application**

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to [servicer name] via mail: [address], fax: [fax #], or online: [website/email address]. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact [servicer name] at [phone #].

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, 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/mortgageweb

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.

**Borrower Information**

Borrower’s name: ________________________________

Social Security Number: __________________________ Date of Birth: __________________________

E-mail address: __________________________________________________________

Primary phone number: __________________________

☐ Cell ☐ Home ☐ Work ☐ Other

Alternate phone number: __________________________

☐ Cell ☐ Home ☐ Work ☐ Other

Co-borrower’s name: ______________________________

Are you married to the Borrower? ☐ Yes ☐ No

Social Security Number: __________________________ Date of Birth: __________________________

E-mail address: __________________________________________________________

Primary phone number: __________________________

☐ Cell ☐ Home ☐ Work ☐ Other

Alternate phone number: __________________________

☐ Cell ☐ Home ☐ Work ☐ Other

Preferred contact method (choose all that apply): ☐ Cell phone ☐ Home phone ☐ Work phone ☐ Email ☐ Text -- checking this box indicates your consent for text messaging

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

**Property Information**

Property Address: ___________________________________________________________

Mailing address (if different from property address): ___________________________________________________________

- The property is currently: ☐ A primary residence ☐ A second home ☐ An investment property

- The property is (select all that apply): ☐ Owner occupied ☐ Renter occupied ☐ Vacant ☐ Condemned and/or notice received

- I want to: ☐ Keep the property ☐ Sell the property ☐ Transfer ownership of the property to my servicer ☐ Undecided

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: ___________________________________________________________

Is the property subject to condominium or homeowners’ association (HOA) fees? ☐ Yes ☐ No - If yes, indicate monthly dues: $_________
## Hardship Information

The hardship causing mortgage payment challenges began on approximately [date] and is believed to be:

- □ Short-term (up to 6 months)
- □ Long-term or permanent (greater than 6 months)
- □ Resolved as of [date]

### TYPE OF HARDSHIP (CHECK ALL THAT APPLY)

<table>
<thead>
<tr>
<th>TYPE OF HARDSHIP</th>
<th>REQUIRED HARDSHIP DOCUMENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Unemployment</td>
<td>□ Not required</td>
</tr>
<tr>
<td>□ Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)</td>
<td>□ Not required</td>
</tr>
<tr>
<td>□ Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)</td>
<td>□ Not required</td>
</tr>
<tr>
<td>□ Disaster (natural or man-made) impacting the property or borrower's place of employment</td>
<td>□ Not required</td>
</tr>
<tr>
<td>□ Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member</td>
<td>□ Written statement from the borrower, or other documentation verifying disability or illness. <strong>Note:</strong> Detailed medical information is not required, and information from a medical provider is not required</td>
</tr>
<tr>
<td>□ Divorce or legal separation</td>
<td>□ Final divorce decree or final separation agreement OR Recorded quitclaim deed</td>
</tr>
<tr>
<td>□ Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law</td>
<td>□ Recorded quitclaim deed OR Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property</td>
</tr>
<tr>
<td>□ Death of borrower or death of either the primary or secondary wage earner</td>
<td>□ Death certificate OR Obituary or newspaper article reporting the death</td>
</tr>
<tr>
<td>□ Distant employment transfer/relocation</td>
<td>□ <strong>For active duty service members:</strong> Permanent Change of Station (PCS) orders or letter showing transfer. <strong>For employment transfers/new employment:</strong> Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, AND Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)</td>
</tr>
<tr>
<td>□ Other - hardship that is not covered above:</td>
<td>□ Written explanation describing the details of the hardship and any relevant documentation</td>
</tr>
</tbody>
</table>
### Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 Plan.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking account(s) and cash on hand</td>
<td>$</td>
</tr>
<tr>
<td>Savings, money market funds, and Certificates of Deposit (CDs)</td>
<td>$</td>
</tr>
<tr>
<td>Stocks and bonds (non-retirement accounts)</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
</tr>
</tbody>
</table>

### Borrower Income

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>COBORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PRIMARY JOB</strong></td>
<td><strong>SECONDARY JOB</strong></td>
</tr>
<tr>
<td>Name of Employer</td>
<td></td>
</tr>
<tr>
<td>Start Date of Employment</td>
<td></td>
</tr>
<tr>
<td>Frequency of Pay</td>
<td></td>
</tr>
<tr>
<td>Daily</td>
<td>Weekly</td>
</tr>
<tr>
<td>Bi-Weekly</td>
<td>Semi-monthly</td>
</tr>
<tr>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td>If you are paid less than 12 months out of the year, how many months are you paid?</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>If you receive a bonus, commission or reward, how often is it received?</td>
<td></td>
</tr>
<tr>
<td>Daily</td>
<td>Weekly</td>
</tr>
<tr>
<td>Bi-Weekly</td>
<td>Semi-monthly</td>
</tr>
<tr>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td>Will the bonus, commission or rewards continue?</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

Mortgage Assistance Application Form 710

Page 3 of 5

May 2018
<table>
<thead>
<tr>
<th>MONTHLY TOTAL BORROWER INCOME TYPE &amp; AMOUNT</th>
<th>REQUIRED INCOME DOCUMENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses $</td>
<td>▪ Thirty days of pay stubs and documentation of year-to-date earnings if not on pay stub AND ▪ Two most recent bank statements showing income deposit amounts</td>
</tr>
<tr>
<td>Self-employment income $</td>
<td>▪ Personal federal tax returns completed and signed by each Borrower/Co-Borrower. Include all schedules AND ▪ Two most recent years of your Business federal tax return, including K-1, if applicable, completed and signed by Borrower or Co-Borrower. Include all schedules AND ▪ The most recent signed and dated year-to-date Profit and Loss statement that reflects activity for the most recent twelve months OR ▪ Two most recent bank statements for the business account - include all pages (front and back) even blank pages</td>
</tr>
<tr>
<td>Unemployment benefit income $</td>
<td>▪ No documentation required.</td>
</tr>
<tr>
<td>Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance $</td>
<td>▪ Award letters or other documentation showing the amount and frequency of the benefits AND ▪ Most recent complete and signed individual federal income tax return AND ▪ Two most recent bank statements showing deposit amounts or other documentation showing receipt of payment</td>
</tr>
<tr>
<td>Non-taxable Social Security or disability income $</td>
<td>▪ Award letters or other documentation showing the amount and frequency of the benefits AND ▪ Most recent complete and signed individual federal income tax return AND ▪ Two most recent bank statements showing deposit amounts or other documentation showing receipt of payment</td>
</tr>
<tr>
<td>Rental income (rents received, less expenses other than mortgage expense) $</td>
<td>▪ Two most recent bank statements demonstrating receipt of rent AND ▪ Current lease agreement</td>
</tr>
<tr>
<td>Investment or insurance income $</td>
<td>▪ Two most recent investment statements AND ▪ Two most recent bank statements supporting receipt of the income</td>
</tr>
<tr>
<td>Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan) $</td>
<td>▪ Two most recent bank statements showing receipt of income AND ▪ Other documentation showing the amount and frequency of the income</td>
</tr>
</tbody>
</table>
Borrower Certification and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Mortgage Assistance Application Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all required documents, including any additional supporting documentation as requested, and will respond timely to all servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my 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. 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.
6. When applying for loss mitigation assistance, certain costs may be charged to facilitate the review process, including appraisals, property inspections and valuation.
7. Charges associated with the servicing of my loan may be billed in the form of corporate advance and will appear on my periodic billing statement.
8. If during the servicer’s review it is found that I have received a HAMP modification on this or any other property, I agree to the cancellation of any approved HAMP trial or final modification and understand I will be reviewed for non-HAMP modification options.
9. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
   a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
   b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the servicer.
   c. The servicer’s acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
   d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
10. The servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
11. The servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This 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, and (e) my payment history and information about my account balances and activity. I understand and consent to the servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
   a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
   b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
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 the lender, servicer or authorized third party.* I understand that by providing my phone number, I consent to SunTrust Bank, its affiliates, agents, and assignees of any of those contacting me at this number by calling, texting, or sending other electronic messages, from time to time, for any reason about my accounts with SunTrust Bank and its affiliates, including but not limited to, for collection and payment purposes, even if I have submitted a request to cease collection calls. I agree that automated dialing equipment or prerecorded voice messages may be used for any of these purposes.

________________________________________  ______________________  ____________________________  ______________________
Borrower Signature                     Date                          Co-Borrower Signature                          Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.
Home Affordable Modification Program Hardship Affidavit

Borrower Name (first, middle, last): ___________________________ Date of Birth: __________
Co-Borrower Name (first, middle, last): ___________________________ Date of Birth: __________
Property Street Address: __________________________________________ Property City, ST, Zip: __________
Servicer: __________________________________________ Loan Number: __________________________

In order to qualify for __________________________’s (“Servicer”) offer to enter into an agreement to modify my loan under the federal government’s Home Affordable Modification Program (the “Agreement”), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks (“9”) the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower Co-Borrower
Yes No Yes No
My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under “Explanation.”

Yes No Yes No
My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under “Explanation.”

Yes No Yes No
My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under “Explanation.”

Yes No Yes No
My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under “Explanation.”

Yes No Yes No
My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under “Explanation.”

Yes No Yes No
There are other reasons I/we cannot make our mortgage payments. I have provided details below under “Explanation.”
Information for Government Monitoring Purposes

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.**

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>I do not wish to furnish this information</th>
<th>CO-BORROWER</th>
<th>I do not wish to furnish this information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethnicity:</td>
<td>Hispanic or Latino</td>
<td>Ethnicity:</td>
<td>Hispanic or Latino Not Hispanic or Latino</td>
</tr>
<tr>
<td>Race:</td>
<td>American Indian or Alaska Native</td>
<td>Race:</td>
<td>American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White</td>
</tr>
<tr>
<td>Sex:</td>
<td>Female</td>
<td>Sex:</td>
<td>Female Male</td>
</tr>
</tbody>
</table>

To be Completed by Interviewer

- Interviewer’s Name (print or type)
- Name/Address of Interviewer’s Employer

- Face-to-face interview
- Mail
- Telephone
- Internet

Introducer’s Signature Date

Interviewer’s Phone Number (include area code)

**Borrower/Co-Borrower Acknowledgement**

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.

9. I/we authorize and consent to Servicer disclosing to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us or retained by Servicer in connection with the Home Affordable Modification Program.

<table>
<thead>
<tr>
<th>Borrower Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Co-Borrower Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>E-mail Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cell Phone #:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home Phone #:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Work Phone #:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Social Security #:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

Explanation:

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________

____________________________________________________________________________________
Additional Information Pertaining to Household and Living Expenses:

If you are experiencing temporary or long term hardship and need help, you must complete and submit this document along with other required documents received as part of your Borrower Response Package to be considered for available solutions. Internal Revenue Service (IRS) standards may be used if supporting documentation is not provided for the expenses listed below.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all information provided on this form is accurate and truthful.

REMINDER: This form needs to be returned as part of your Borrower Response Package in addition to the other required documents listed in Form 710 Mortgage Assistance Application Form: (1) A complete, signed and dated Mortgage Assistance Application Form; (2) A complete and signed IRS 4506T form (if applicable); (3) Required income documentation; and (4) Required Hardship documentation.

Additional Monthly Household and Living Expenses:

(Please check all expenses that apply and state the monthly amount for each)

☐ Auto/Transportation $ _______ (gas/fuel, insurance, maintenance)
☐ Food $ _______
☐ Child Care $ _______
☐ Utilities $ _______ (electric, gas, water, sewer, heating oil)
☐ Communications $ _______ (phone/cell, cable, internet)
☐ Medical/Dental $ _______ (co-pays and monthly prescriptions)
☐ Tuition & Books $ _______
☐ Life Insurance Premiums $ _______ (if not withheld from paystub)
☐ Health Insurance Premiums $ _______ (if not withheld from paystub)
☐ __________________________ $ _______
☐ __________________________ $ _______
☐ Other Total Monthly Household Expenses and Debt Payments $ _______

☐ List number of people living in the house

# Adults ____________ # Children ____________

Borrower Signature ___________ Date ___________ Co-Borrower Signature ___________ Date ___________
Authorization Form for Non-Borrower

I give permission to SunTrust to utilize my income submitted, and to obtain a copy of my credit report to use in the Loss Mitigation application for assistance.

Loan # ___________________________

Property Address: ___________________________

Name of Non-Borrower: ___________________________

Residential Address: ___________________________

Social Security Number: ___________________________

Signed: _______________ Date: _______________

Name of Non-Borrower: ___________________________

Residential Address: ___________________________

Social Security Number: ___________________________

Signed: _______________ Date: _______________
This Pre-Foreclosure Sale Addendum ("Addendum") is given by the Seller(s), Buyer(s), Agent(s), Broker(s), and Facilitator/Negotiator to the Mortgagee of the mortgage loan secured by the Property ("Mortgage") in consideration for the mutual and respective benefits to be derived from the pre-foreclosure sale of the Property.

NOW, THEREFORE, the Seller(s), Buyer(s), Agent(s), Broker(s), and Facilitator/Negotiator do hereby represent, warrant and agree under the pains and penalties of perjury, to the best of each signatory's knowledge and belief, as follows:

(a) The sale of the Property is an “arm's length” transaction, between Seller(s) and Buyer(s) who are unrelated and unaffiliated by family, marriage, or commercial enterprise. Additionally, the transaction is characterized by a selling price and other conditions that would prevail in an open market environment and there are no hidden terms or special understandings that exist between any of the parties involved in the transaction including, but not limited to the buyer, seller, appraiser, broker, sales agent (including, but not limited to the listing agent and buyer’s agent), closing agent and mortgagee;
(b) Any relationship or affiliation by family, marriage, or commercial enterprise to the Seller(s) or Buyer(s) by other parties involved in the sale of the Property has been disclosed to the Mortgagee;

(c) There are no agreements, understandings or contracts between the Seller(s) and Buyer(s) that the Seller(s) will remain in the Property as tenants or later obtain title or ownership of the Property, except that the Sellers(s) are permitted to remain as tenants in the Property for a short term, as is common and customary in the market but no longer than ninety (90) days, in order to facilitate relocation;

(d) Neither the Sellers(s) nor the Buyer(s) will receive any funds or commissions from the sale of the Property except that the Seller(s) may receive a payment if it is offered by the Mortgagee, and, if the payment is made at closing of the sale of the Property, reflected on the HUD-1 Settlement Statement;

(e) There are no agreements, understandings, current or pending higher offers, or contracts relating to the current sale or subsequent sale of the Property that have not been disclosed to the Mortgagee;

(f) The current sale transaction is a market real estate transaction, and the buyer is making an outright purchase of real property;

(g) The current sale transaction will be recorded;

(h) All amounts to be paid to any person or entity, including holders of other liens on the Property, in connection with the pre-foreclosure sale have been disclosed to and approved by the Mortgagee and will be reflected on the HUD-1 Settlement Statement;

(i) Each signatory understands, agrees and intends that the Mortgagee is relying upon the statements made in this Addendum as consideration for the reduction of the payoff amount of the Mortgage and agreement to the sale of the Property;

(j) A signatory who makes a negligent or intentional misrepresentation agrees to indemnify the Mortgagee for any and all loss resulting from the misrepresentation including, but not limited to, repayment of the amount of the reduced payoff of the Mortgage;

(k) This Addendum and all representations, warranties and statements made herein will survive the closing of the pre-foreclosure sale transaction;

(l) Except for the real estate agents and brokers identified in this Addendum, the signatories to this agreement can only serve in one capacity in order to be in compliance with HUD’s policies on conflicts of interest and arms-length transactions;

(m) The Listing Agent and Listing Broker certify that the subject property was initially listed in the Multiple Listing Service (MLS) for a period of 15 calendar days before any offers were evaluated;
(n) If multiple offers were under consideration at the time the offer was submitted for acceptance, the Listing Agent and Listing Broker certify that, of all of the offers meeting HUD’s guidelines, this offer yielded the highest net return; and

(o) Each signatory certifies that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties.

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Seller’s Signature) By: _______

__________________________________________________________ (Seller’s Signature) By:__________________________

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Listing Agent’s Signature) By: ______________________________

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Listing Broker’s Signature) By: ______________________________

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Buyer’s Signature) By: _______

__________________________________________________________ (Buyer’s Signature) By:__________________________

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Buyer’s Agent’s Signature) By: ______________________________

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Buyer’s Broker’s Signature) By: ______________________________

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Transaction Facilitator’s Signature (if applicable)) By: ______________________________

IN WITNESS WHEREOF, I have subscribed my name this day of __________, 20 .
(Escrow Closing Agent’s Signature) By: ______________________________
THIRD PARTY AUTHORIZATION

SunTrust Mortgage Loan Number (10 digits): _____________________________

I/We, ___________________________ ("Borrower") and ___________________________ ("Co-Borrower", if applicable)

hereby authorize SunTrust Bank to release any and all information about my Loan to the third party indicated below. I/We understand that information released by SunTrust may include, but may not be limited to, information relating to my loan amount and payment transactions history, and/or the provision of copies of my loan documents, which may contain non-public information relating to me and the Co-Borrower.

I/We acknowledge that should I and/or Co-Borrower (if applicable) wish to terminate this authorization, the request to terminate must be made in writing.

Date Requested: ____________________________________________________________

Full Name of Authorized Third Party(s): ________________________________

Authorized Party Phone/Email: __________________________/ __________________________

Relationship to Borrower: __________________________

Borrower Name: __________________________

Borrower Social Security Number (last 4 digits): __________________________

Co-Borrower Name: __________________________

Property Street Address: __________________________

City: __________________________  State: __________________________  Zip Code: __________________________

________________________________________  __________________________________________

Borrower Signature/Date  Co-Borrower Signature/Date

________________________________________  __________________________________________

Print Name  Print Name
IMPORTANT FEDERAL DISCLOSURES

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil.

- SunTrust is a member of the HOPE NOW Alliance. HOPE NOW is an alliance between counselors, servicers, investors and other mortgage market participants with a mission to prevent foreclosures through outreach to borrowers at risk. To obtain more information about HOPE NOW, contact the Homeowner’s HOPE hotline at 888.995.HOPE (4673) and www.995HOPE.org or www.HOPENOW.com. The HOPE NOW Alliance provides free independent, HUD-approved counseling to homeowners in financial trouble. Or you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or www.hud.gov/foreclosure for information about HUD-approved counseling agencies that may assist you.

- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust Bank recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only. If you are current on your loan account, the notice above is not intended to imply otherwise.

- Qualified Written Requests (QWR), Notices of Error (NOE), and Requests for Information (RFI)
  Federal Law permits you to contact us in writing regarding your account in order to request certain types of actions and/or information (with exceptions). These requests include (1) a Qualified Written Request, (2) a Notice of Error, and (3) a Request for Information. If you submit a QWR or NOE, please include your name, loan account number and the reason you believe the account is in error. If you submit an RFI, please include your name, loan account number and the specific information requested.

   QUALIFIED WRITTEN REQUESTS, NOTICES OF ERROR, and REQUESTS FOR INFORMATION, must be mailed to:
   SunTrust Bank
   ATTN: QWR/NOE/RFI
   P.O. Box 26527
   Richmond, VA 23261-6527

- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agencies that administer compliance with this law concerning this creditor are the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006 and the Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.
STATE DISCLOSURES

If you are a California resident or your property is in California, the following may apply to you.

- As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

- The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a Texas resident or your property is in Texas, the following may apply to you.

- Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

If you are a Utah resident or your property is in Utah, the following may apply to you.

- As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

- No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.