

MORTGAGE ASSISTANCE APPLICATION

UNIFORM APPLICANT ASSISTANCE FORM / FORM 710

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about

- (1) you and your intentions to either keep or transition out of your home;
- (2) the property's status;
- (3) bankruptcy.

You must disclose information about **all** of your income, expenses and assets. All income listed or shown on any documents must be evidenced, including pension, retirement, food stamps, dividend, royalty, disability, VA benefits, child support, alimony, and survival benefits. Please note, if the property is Applicant/Owner Occupied, and you have not been previously reviewed for a modification or any other retention option, you must include documentation to support the hardship reason. The Hardship form informs you of the required documentation that you must submit in support of your hardship claim.

Do not leave any blank fields on your application and make sure the information supplied is accurate and consistent with all documents or you will need to provide a letter to explain any variance.

All borrowers who signed the Promissory Note need to submit the application for assistance and provide income / asset documents. If one or more of the borrowers do not submit their information, you will need to send a Death Certificate, Divorce Decree, Recorded Quit Claim Deed, or explain why these items are not available which may require you to submit additional information.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements under penalty of perjury, including certifying that all of the information in this Mortgage Assistance Application form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Applicant Response Package you need to return consists of:

- (1) this completed, signed and dated Applicant Assistance Form;
- (2) required income documentation, and
- (3) required hardship documentation
- (4) IRS Form 4506-C

Disclaimers and Notices

If you would like counseling or assistance, for a list of homeownership counselors or counseling organizations in your area, 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; or 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.

Silver Hill Capital, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only. It does not constitute an attempt to collect a debt, to reaffirm a debt, or to impose any personal liability on you. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. If your original obligation was discharged, any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property. If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number. Silver Hill Capital, LLC., NMLS #2469.

Disclaimers and Notices (continued)

Confirmed SII Disclaimer: If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

The following mailing address must be used for all Error Notices & Information Requests: Silver Hill Capital, LLC, Customer Support, 4425 Ponce de Leon Boulevard, Suite 300, Coral Gables, FL 33146.

Military Personnel/ Servicemembers: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact us toll free at 1 (800) 457-5105.

Loss mitigation options may have costs associated with them that you may be responsible for after completion of loss mitigation. Examples of these costs include title searches, appraisals and valuations. The costs may vary depending on the loan information, geographic area, etc. Please contact us for information on costs that may be associated with your loss mitigation evaluation.

Loan Number:

Servicer Name: Silver Hill Capital, LLC (SHC)

Property Address:

The property is currently my: ☐ Primary residence ☐ Second home ☐ Investment propertyThe property is: ☐ Owner occupied ☐ Renter occupied ☐ Vacant
(select all that apply)Applicant would like to: ☐ Live in the property as my primary residence* ☐ Short Sale ☐ Assume sole legal responsibility for repayment of loan ("Assumption or Release of Liability")
☐ Maintain the property as Second Home/ Investment residence ☐ DIL - Deed the property back to SHC

*As used in this application, the term 'Primary Residence,' means the dwelling where a person usually lives. A person can only have one primary residence at any given time, though the property may be shared with other people.

Applicant is the: ☐ Borrower/Co-Borrower ☐ Authorized Third-Party
☐ Successor In Interest (SII) ☐ Assumer of the Loan**Applicant****Co-Applicant (if any)**

Applicant's Name

Co-Applicant's Name

Social Security Number

Social Security Number

Home Phone Number with Area Code

Home Phone Number with Area Code

Cell or Work Number with Area Code (indicate which)

Cell or Work Number with Area Code (indicate which)

E-mail Address **

E-mail Address **

** By providing your e-mail and/or submitting this form electronically, you are voluntarily providing your written consent to receive electronic mail from us about your debt, an acknowledgment and response(s) to this correspondence exclusively by e-mail and affirm that the e-mail address is not an electronic mail account furnished or owned by your employer.

Mailing Address (if same as property address, write "same"). If your mailing address is a PO Box, you need to provide at least 3 copies of bills (electric, telephone, gas, cable, etc.) to evidence your current residence.

Is the property listed for sale? ☐ Yes ☐ No

If yes, what was the listing date? _____

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No

Date of offer: _____ Amount of Offer: \$ _____

Agent's Name: _____

Agent's Phone Number: _____

For Sale by Owner? ☐ Yes ☐ NoDo you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No

Total monthly amount: \$ _____

Have you filed for bankruptcy? ☐ Yes ☐ NoIf yes: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13If yes, what is the filing date: _____ Has your bankruptcy been discharged? ☐ Yes ☐ No

Bankruptcy case number: _____

If you are subject to a Bankruptcy payment, include the monthly amount here: \$ _____

Is any Applicant an active duty service member? ☐ Yes ☐ NoHas any Applicant been deployed away from his/her primary residence or received a Permanent Change of Station order? ☐ Yes ☐ NoIs any Applicant the surviving spouse of a deceased service member who was on active duty at the time of death? ☐ Yes ☐ No

Hardship

The hardship causing mortgage payment challenges began on approximately (date) _____ and is believed to be:

- | | |
|---|--|
| <input type="checkbox"/> Short-term (up to 6 months)
<input type="checkbox"/> Long-term or permanent (greater than 6 months)
<input type="checkbox"/> Resolved as of (date) _____ | <input type="checkbox"/> I'm able to afford the total payment amount I had prior to my hardship. If this is the option that is applicable to you, and you are less than two months past due, please continue to make your monthly payments timely.
<input type="checkbox"/> I'm seeking an option that would provide a payment decrease |
|---|--|

TYPE OF HARDSHIP (Check all that apply)	REQUIRED HARDSHIP DOCUMENTATION (Documents cannot be older than 90 days)
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> • Not required
<input type="checkbox"/> 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)	<ul style="list-style-type: none"> • Not required
<input type="checkbox"/> 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)	<ul style="list-style-type: none"> • Not required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> • Not required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> • Written statement from the borrower, or other documentation verifying disability or illness Note: Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> • Final divorce decree or final separation agreement OR • Recorded quitclaim deed
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> • Recorded quitclaim deed OR • Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> • Death certificate; OR • Obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> • For active duty service members: Permanent Change of Station (PCS) orders 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 not applicable, AND • Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)
<input type="checkbox"/> Other - hardship that is not covered above: _____ _____ _____ _____	<ul style="list-style-type: none"> • Written explanation describing the details of the hardship and any relevant documentation

Borrower Income		
Please enter all borrower income amounts in middle column.		
MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION (Documents cannot be older than 90 days)
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses Hire Date: _____	\$	<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
Self-employment income	\$	<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
Unemployment benefit income	\$	<ul style="list-style-type: none"> ● No documentation required
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 ● Award letters 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 ● Award letters or other documentation showing the amount and frequency of the benefits
Rental income (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: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan). Include any non-borrower contribution to the household.	\$	<ul style="list-style-type: none"> ● Two most recent bank statements showing receipt of income OR ● Other documentation showing the amount and frequency of the income
Current Borrower Assets If your loan is not 90 days or more past due, you are required to submit 2 months bank statements (all pages) for all open accounts (excluding retirement accounts). Make sure your name is clearly shown. If you share a bank account with a non-borrower you will need to indicate the deposits that do not belong to you.		
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:	\$	

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.**

Applicant

☐ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex: ☐ Female
☐ Male

Co-Applicant

☐ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex: ☐ Female
☐ Male

To be completed by Servicer

This request was taken by:
☐ Face-to-face interview

☐ Mail
☐ Telephone

☐ Internet

Servicer/Interviewer's Name (print or type) & ID Number

Servicer/Interviewer's Signature Date

Servicer/Interviewer's Phone Number (include area code)

Servicer/Interviewer's Fax Number (include area code)

Name/Address of Interviewer's Employer

Silver Hill Capital, LLC
 4425 Ponce de Leon Blvd., Suite 300,
 Coral Gables, FL 33146

Loan Number

Servicer/Interviewer's email address

Applicant Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Mortgage Assistance Application 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 my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party* communications.
 3. I acknowledge and agree that my 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.
 4. I consent to the disclosure by my servicer, authorized third party,* or any investor/guarantor of my 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 my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or 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. I acknowledge and agree that when providing a decision to the application, servicer may combine both the applicant's and co-applicant's personal information as part of the decision package I consent to the disclosure by my servicer, of any of my personal information that may be included in such decision package. Personal information may include, but is not limited to my: (a) name, address, telephone number, (b) Social Security number, (c) credit score, (d) income, and (e) payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
 5. I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (a) providing an offer; (b) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (c) marketing; or (d) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.
 6. 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 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.
 7. A condemnation notice has not been issued for the property, and there has been no change in ownership of the Property since the signing of the original mortgage loan documents.
 8. The Servicer, or its agent, or authorized third party* may obtain a current credit report on all Applicants who sign this application, whether or not obligated on the Note.
 9. I/We authorize you to provide Silver Hill Capital, LLC (SHC), Ianniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365*, or any other third party used by SHC, any and all information and documentation necessary to allow the aforementioned parties to use in efforts to clear title and/or resolve liens on the subject Property located at _____ . Please note, Ianniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365, or any other third party used by SHC, are authorized on behalf of SHC and the Applicant to discuss all settlement negotiations including but not limited to Junior Lien Holders, Judgments and any other encumbrances affecting title to the above referenced property. A copy of this authorization constitutes an original.
 10. I acknowledge and agree that if I am approved for a modification trial period plan, any prior waiver that allowed me to pay directly for taxes and insurance is revoked. I agree that the terms of this borrower 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 and setting up of an escrow account to pay taxes and insurance.
- . I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or e-mail address I have provided to the Lender/Servicer/ or authorized third party*.

By checking this box, I also consent to being contacted by ☐ text messaging.

Non-borrower income will require the non-borrower to complete and sign the application or a credit release authorization.

Print Applicant Name: _____

Applicant 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.

Co-Applicant Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Mortgage Assistance Application 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 my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party* communications.
3. I acknowledge and agree that my 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.
4. I consent to the disclosure by my servicer, authorized third party,* or any investor/guarantor of my 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 my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or 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. I acknowledge and agree that when providing a decision to the application, servicer may combine both the applicant's and co-applicant's personal information as part of the decision package I consent to the disclosure by my servicer, of any of my personal information that may be included in such decision package. Personal information may include, but is not limited to my: (a) name, address, telephone number, (b) Social Security number, (c) credit score, (d) income, and (e) payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
5. I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (a) providing an offer; (b) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (c) marketing; or (d) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.
6. 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 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.
7. A condemnation notice has not been issued for the property, and there has been no change in ownership of the Property since the signing of the original mortgage loan documents.
8. The Servicer, or its agent, or authorized third party* may obtain a current credit report on all Applicants who sign this application, whether or not obligated on the Note.
9. I/We authorize you to provide to Silver Hill Capital, LLC (SHC), Ianniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365*, or any other third party used by SHC, any and all information and documentation necessary to allow the aforementioned parties to use in efforts to clear title and/or resolve liens on the subject Property located at _____ . Please note, Ianniello Anderson PC, Nations Lending Services, Timios Inc., Service Link and Title 365, or any other third party used by SHC, are authorized on behalf of SHC and the Applicant to discuss all settlement negotiations including but not limited to Junior Lien Holders, Judgments and any other encumbrances affecting title to the above referenced property. A copy of this authorization constitutes an original.
10. I acknowledge and agree that if I am approved for a modification trial period plan, any prior waiver that allowed me to pay directly for taxes and insurance is revoked. I agree that the terms of this borrower 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 and setting up of an escrow account to pay taxes and insurance.
11. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or e-mail address I have provided to the Lender/Servicer/ or authorized third party*.

By checking this box, I also consent to being contacted by ☐ text messaging.

Non-borrower income will require the non-borrower to complete and sign the application or a credit release authorization.

Print Co-Applicant Name: _____

Co-Applicant 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.