

**LOSS MITIGATION FINANCIAL DOCUMENTATION REQUIRED CHECKLIST**

Please note that the information requested below is for the **applicants and all obligors of the mortgage debt, where applicable:**

- Gregory Funding Loss Mitigation Application, completed, signed and dated by all applicants and obligors.
- Hardship Letter with reason for delinquency, approximate dates and duration of hardship, signed and dated by the applicant(s).
- Death Certificate, when a borrower on the loan is deceased.
- Divorce Decree, when a borrower on the loan has obtained a divorce.
- Quit Claim Deed, when interest in the collateral property was transferred by a deed.
- Successor in Interest Acknowledgment, when a Successor in Interest is seeking to retain the property with loss mitigation assistance.
- IRS Form W-9, for Successors in Interest

Required income documentation:

- Two (2) most recent pay stubs (must show the most recent two (2) pay stubs reflecting 30 days of income, employer name and year-to-date earnings).
  - Last one (1) year of signed and filed tax returns with ALL schedules for all applicants and obligors.
  - If tax returns have not been filed, provide Proof of Extension or reason taxes were not filed.
  - Last two (2) months of bank statements for ALL BANK ACCOUNTS (checking and savings) with ALL PAGES, for all applicants and obligors. If a pay card is used for deposits from employment or benefits, please submit the two most recent months of transaction history of pay card.
  - Last one (1) year of W2s, including 1099s (if applicable), from all places of employment for all applicants and obligors.
    - **If Self-Employed:**
      - Most recent six (6) months business **and** two (2) months personal bank statements
      - Most recent Quarterly or Year-to-Date Profit & Loss Statement
    - **If receiving Government/Pension Income:**
      - Provide benefits letter(s) from all grantors (Retirement, disability, SSI, unemployment, etc.)
      - Most recent two (2) months of bank statements proving receipt of any/all of the above income
    - **If other sources of income: (rental/investment properties, child support/alimony\*, etc.)**
      - Lease or Rental Agreements (must be claimed on Schedule E to consider as income)
      - Most recent two (2) months bank statements proving receipt of any/all of the above income
      - Mortgage statement for each active mortgage for all properties owned (rented or not), including 2<sup>nd</sup> mortgage(s).
- \*Child support, alimony and maintenance payments need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.
- Most recent utility bill reflecting obligor name & address
  - Proof of homeowner's insurance (must obtain and pay premium for six (6) months or show proof of an established payment plan) including a declaration page that reflects the following:

**Mortgagee Clause of:**  
**Gregory Funding**  
**ISAOA/ATIMA**  
**Loan #**  
**P.O. Box 692402**  
**San Antonio, TX 78269-2402**

For all contributing household members (non obligors):

- Most recent two (2) paystubs and last two (2) months of bank statements for contributor's primary checking account(s) with ALL PAGES.
- A contribution letter stating the amount of monthly contribution to the household, signed and dated by the contributor.
- If Self Employed, ALL PAGES** of most recent six (s) months bank statements **ONLY**

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.

Short sale documentation:

If requesting approval for a Short Sale (not available in Nevada), provide the following documentation:

- Sales contract
- Estimated HUD-1
- Listing agreement
- Copy of all recorded judgments or liens attached to the property (if applicable)
- Most recent HOA statement, including a breakdown of all fees and costs, if funds are to be advanced through the short sale
- Interior valuation report(s) as required, prepared by our representative (you must grant access to the interior of your property to complete the valuation of the home)

If you have any questions or concerns, contact our Customer Service Representatives at 1-866-712-5698, Monday through Friday between the hours of 6:30 am – 6:00 pm PT.

- **IF THE PACKAGE YOU SEND IS NOT COMPLETE, YOUR REQUEST CANNOT BE PROCESSED**
- **INCLUDE YOUR LOAN NUMBER ON ALL PAGES**
- **CHECK OFF EACH ITEM PROVIDED**

Submit all the above as soon as possible using one of the methods below and include your loan number on all pages:

**Upload:** Register or log into your account at <https://myaccount.gregoryfunding.com/login> & click on the Payment Assistance tab

**Email:** [paymentassistance@gregoryfunding.com](mailto:paymentassistance@gregoryfunding.com)

**Fax:** 866-712-5697, Attn: Loss Mitigation

**Mail:** Gregory Funding, Attn: Loss Mitigation, PO Box 230579, Tigard, OR 97281-0579

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.

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## BORROWER ASSISTANCE FORM

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) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) other liens, if any, on your property.

On Page 2 you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. On Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

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

**REMINDER:** The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) required income documentation, and (3) required hardship documentation.

Loan I.D. Number \_\_\_\_\_ (usually found on your monthly mortgage statement)

I want to:  Keep the property  Sell the property  Deed the property to lien holder

The property is currently:  My Primary Residence  A Second Home  An Investment Property  
*Provide verification of occupancy (i.e. cable/cell phone bill)*

The property is currently:  Owner Occupied  Renter Occupied  Vacant

### BORROWER

### CO-BORROWER

BORROWER'S NAME

CO-BORROWER'S NAME

SOCIAL SECURITY NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

DATE OF BIRTH

HOME PHONE NUMBER WITH AREA CODE

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

Gregory Funding is authorized to call this cell phone number for loss mitigation efforts  Yes  No

Gregory Funding is authorized to call this cell phone number for loss mitigation efforts  Yes  No

BEST TIME TO CALL

BEST PHONE NUMBER TO CALL

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

Estimated value: \$

Is the property listed for sale?  Yes  No

If yes, what was the listing date? \_\_\_\_\_ Listing Price? \$ \_\_\_\_\_

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  No

Have you contacted a credit-counseling agency for help?  Yes  No

If yes, please complete the counselor contact information below:

Counselor's Name:

Agency's Name:

Counselor's Phone Number:

Counselor's Email Address:

Do you have condominium or homeowner association (HOA) fees?  Yes  No

Total monthly amount: \$ \_\_\_\_\_ Past due amount (if any) \$ \_\_\_\_\_

Name and address that fees are paid to: \_\_\_\_\_

Have you filed for bankruptcy?  Yes  No

If yes:  Chapter 7  Chapter 13 Filing Date: \_\_\_\_\_ Bankruptcy Case Number: \_\_\_\_\_

Has your bankruptcy been discharged  Yes  No

If Chapter 13 Trustee payment \$ \_\_\_\_\_

Does this amount include Mortgage Payment  Yes  No

## BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Debt		Household Assets (associated with the property and/or borrower(s))		Monthly Household Expenses	
Monthly Gross wages	\$	First Mortgage Payment	\$	Checking Account (s)	\$	Food	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account (s)	\$	Water / Gas / Electric	\$
Child Support/Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$	Transportation (gas/maint.)	\$
Non-taxable social security/SSDI	\$	Property Taxes	\$	CDs	\$	Child Care	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$	Life / Auto Insurance	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$	Cable / Satellite	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$	Religious / Charity	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	401K / 403B / IRA	\$	MISC Expenses	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$	Other _____	\$		\$
Other _____	\$	Other _____	\$		\$		\$
<b>Total (Gross income)</b>	<b>\$</b>	<b>Total Debt</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>	<b>Total Expenses</b>	<b>\$</b>

**\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

Lien Holder's Name	Balance / Interest Rate	Loan Number
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### Required Income Documentation

<input type="checkbox"/> <b>Do you earn a wage?</b> For each borrower who is a salaried employee or hourly wage earner, include the most recent pay stub that reflects at least 30 days of year-to-date earnings for each borrower. (w-2's, 2 bank statements (all pages), tax returns)	<input type="checkbox"/> <b>Are you self-employed?</b> For each borrower who receives self-employed income, include two years of completed, signed individual federal income tax returns and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for all accounts for the last six months evidencing continuation of business activity.
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**Do you have any additional sources of income?** Provide for each borrower as applicable:

**"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:**

Reliable third-party documentation describing the amount and nature of the income (e.g., employment contract or printouts documenting tip income).

**Social Security, disability or death benefits, pension, public assistance, or adoption assistance:**

Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and

Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

**Rental income:**

Copy of the most recent filed federal tax return with all schedules, including Schedule E – Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or

If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

**Investment income:**

Copies of the two most recent investment statements or bank statements supporting receipt of this income.

**Alimony, child support, or separation maintenance payments as qualifying income:\***

Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and

Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

**\*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

**BORROWER ASSISTANCE FORM****HARDSHIP AFFIDAVIT****(provide a written explanation with this request describing the specific nature of your hardship)**

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options.

Date Hardship Began is: \_\_\_\_\_

I believe that my situation is:

- Short-term (under 6 months)  
 Medium-term (6 – 12 months)  
 Long-term or Permanent Hardship (greater than 12 months)

**I am having difficulty making my monthly payment because of reasons set forth below:**

*(Please check all that apply and submit required documentation demonstrating your hardship)*

<b>If Your Hardship is:</b>	<b>Then the Required Hardship Documentation is:</b>
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Underemployment	<input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
<input type="checkbox"/> Income reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay)	<input type="checkbox"/> No hardship documentation required, as long as you have submitted the income documentation that supports the income described in the Required Income Documentation section above
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed 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 in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Doctor's certificate of illness or disability; <b>DO NOT SEND MEDICAL RECORDS/DIAGNOSIS</b> <input type="checkbox"/> Medical bills; OR <input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable)
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer	<input type="checkbox"/> No hardship documentation required <input type="checkbox"/> Documentation from employer including effective date of transfer
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <li>• Bankruptcy filing for the business; or</li> <li>• Two months recent bank statements for the business account evidencing cessation of business activity; or</li> <li>• Most recent signed and dated quarterly or year-to-date profit and loss statement</li> </ul>

## BORROWER ASSISTANCE FORM

### Borrower/Co-Borrower Acknowledgement and Agreement

1. I certify that all of the information in this Borrower Assistance Form is truthful, and the hardship(s) identified above has contributed to submission of this request for mortgage relief.
2. I understand and acknowledge that the Servicer, owner or guarantor of my mortgage, or their agent(s) may investigate the accuracy of my statements, may require me to provide additional supporting documentation, and that knowingly submitting false information may violate Federal and other applicable law.
3. I authorize the Servicer to obtain my current credit report and a current credit report on all other borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on the 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. I certify that my property has not received a condemnation notice.
6. I certify that I am willing to provide all requested documents and to respond to all Servicer communications in a timely manner. I understand that time is of the essence.
7. I understand that the Servicer will use this information to evaluate my eligibility for available relief options and foreclosure alternatives, but 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.
8. If I am eligible for a trial period plan, repayment plan, or forbearance plan, and I accept and agree to all terms of such plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. The first timely payment following the Servicer's determination and notification of eligibility or prequalification for a trial period plan, repayment plan, or forbearance plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of the trial period plan, repayment plan, or forbearance plan.
9. I agree that when the Servicer accepts and posts a payment during the term of any repayment plan, trial period plan, or forbearance plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or of the foreclosure action or of any related activities, and shall not constitute a cure of the related default unless such payments are sufficient to completely cure such default.
10. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with the loan has been revoked.
11. If I qualify for and enter into a repayment plan, forbearance plan, and trial period plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account never existed on the loan.
12. I understand that the Servicer will collect and record personal information that I submit in this application for mortgage assistance and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about my account balances and activity. I understand and consent to the Servicer's disclosure of my personal information and the terms of any relief or foreclosure alternative that I receive to any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services the first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
13. If I was previously deemed eligible for foreclosure prevention relief under the federal Making Home Affordable Program, I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by the Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan, and (c) companies that perform support services in conjunction with Making Home Affordable.
14. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Servicer.
15. I understand that Gregory Funding is a debt collector, and information I provide may be used to collect a debt. However, if I file or have filed for bankruptcy, I understand that Gregory Funding will fully respect any applicable automatic stay, modification or discharge, and in such case I am providing this Borrower Assistance Form for information purposes only. Further, if the debt related to my mortgage loan has been discharged through bankruptcy, I understand that Gregory Funding may exercise in rem rights against the property as allowed under applicable law and will not attempt any act to collect, recover or offset the discharged debt as my personal liability.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date



**THIRD PARTY AUTHORIZATION**

As  Borrower or as  Confirmed Successor in Interest (**check one**):

I authorize Gregory Funding to release information about my mortgage loan account(s) to the designated third party/parties listed below. Such information includes: amount due on the mortgage account; itemization of amount due; payoff quote; reinstatement quote; verification of mortgage loan; payment and refund history; available information about any credit or debit transaction; copies of borrower’s customer service documents on file as may reasonably be made available. An authorized third party (“TPA”) may call to give ACH payment instructions. A TPA may only receive information by calling Gregory Funding Customer Service, 866-712-5698, during available operating hours and days. In response to telephoned requests, a TPA may receive the available requested documents by USPS mail or fax. We cannot accept a TPA’s request to change account information, such as mailing address, contact phone numbers and other related loan information.

I also authorize the designated third party/parties to perform the following functions on my behalf:

Negotiate payment plans, forbearance agreements, modifications or other loss mitigation solutions. I understand I remain the required signatories on agreement(s) made with Gregory Funding or the loan owner.

Accept directions or authorizations about escrowed funds handling, escrow shortages or deficiencies, and agreements to start or cancel escrow.

**CHANGE OR REVOCATION:**

I may revoke authorization to my TPA(s) by clear instructions given by telephone to a Gregory Funding customer service representative or by submitting a written revocation. I agree to allow five (5) business days from receipt of the new written instructions for Gregory Funding to fully substitute the new instructions or implement a revocation.

I take sole responsibility for my choice of authorized third party/parties and I hereby release and hold harmless Gregory Funding LLC, its employees, officers and agents from any claims based on the authorizations I have made.

For any functions beyond those allowed by this Third Party Authorization, I will provide a Power of Attorney (“POA”) for the representatives so authorized. A TPA and POA become ineffective immediately upon the death of the authorizing individual.

YOU MAY AUTHORIZE MORE THAN ONE THIRD PARTY; USE A SECOND FORM FOR MORE THAN 2 PARTIES

**AUTHORIZED AGENTS**

Third Party Name: _____	Third Party Name: _____
Relationship to Borrower: _____	Relationship to Borrower: _____
Phone Number: _____	Phone Number: _____

Loan Number: \_\_\_\_\_ Property Address: \_\_\_\_\_

Borrower Printed Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.