

# REQUEST FOR MORTGAGE ASSISTANCE (RMA)



**Important!** To avoid delays, please make sure all pages are complete and accurate

Loan Number: \_\_\_\_\_

Carrington Mortgage Services, LLC (CMS) is here to help if you are experiencing a financial hardship. You must provide information about yourself and your intentions to either keep or transition out of your property; a description of the hardship that prevents you from paying your mortgage(s); information about all of your income, expenses and financial assets; whether you have declared bankruptcy; and information about the mortgage(s) on your principal residence and other single family real estate that you own. **IMPORTANT.** The same requirements apply to all applicants even if they are not obligated under the Note. If there is more than one Applicant executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I" or "my") shall include the plural (such as "we" or "our") and vice versa where appropriate.

**To be considered for any of the loss mitigation options offered by CMS you must provide the following:**

- a) Completed, signed and dated Request for Mortgage Assistance (RMA)
- b) A completed and signed IRS Form 4506-T or 4506T-EZ
- c) All required hardship / income documentation in Section B of this RMA.

Please send your documentation via email, fax, or through our website and be sure to list your account number on each page for tracking purposes:

(email): [mortgageassistance@carringtonms.com](mailto:mortgageassistance@carringtonms.com)

(fax): 1.877.267.1331

(website): [www.carringtonms.com](http://www.carringtonms.com)

**\* FHA loans will require additional applicants that apply and are approved for a loan modification or partial claim to be financially liable for the debt before the modification becomes effective and will be required to execute a formal loan assumption.**

## SECTION A: APPLICANT INFORMATION

Borrower		Co-Borrower		* Additional Applicant	
Full Name		Full Name		Full Name	
Date of Birth	Social Security Number	Date of Birth	Social Security Number	Date of Birth	Social Security Number
Work Number		Work Number		Work Number	
Home Number		Home Number		Home Number	
Mobile Number		Mobile Number		Mobile Number	
Alternate Number		Alternate Number		Alternate Number	
Email Address		Email Address		Email Address	

**NOTICE:** When you give us your mobile phone number and/or email address, we have your permission to contact you on that number and/or email address about all of your accounts serviced by Carrington Mortgage Services, LLC ("CMS"). Your consent specifically allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. You may contact us anytime to change these preferences.

Mailing Address			
	City	State	Zip Code
Property Address: (if same as mailing, enter "same")			
	City	State	Zip Code

<b>I want to:</b>	Keep The Property	Vacate The Property	Sell The Property	Undecided
<b>The property is currently:</b>	Owner Occupied	Renter Occupied	Vacant / Abandoned	
<b>The property is my:</b>	Primary Residence	Second Home	Investment Property	

Please indicate the total number of occupants residing in the subject property:

Is the property listed for sale?	Yes	No	Agent's Name	_____
Is the property for sale by owner?	Yes	No	Agent's Phone Number	_____
Do you have Condominium or HOA Fees?	Yes	No	Association Name	_____
If Yes, Total Monthly Amount Paid	\$		Association Address	_____

Is any applicant an active duty Servicemember, a dependent of a Servicemember, or surviving spouse of a Servicemember?	Yes	No
Has any applicant been deployed away from the primary residence or recently received a Permanent Change of Station (PCS) order?	Yes	No
If yes, do you intend to occupy this property as your primary residence in the future?	Yes	No

Has any applicant filed for bankruptcy protection?	Yes	No	If Yes:	CH7	CH11	CH12	CH13
Filing Date:	Case Number:		Has the Bankruptcy been discharged?	Yes	No		

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## SECTION B: HARDSHIP & INCOME REQUIREMENTS

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief. The hardship causing mortgage payment challenges began on approximately \_\_\_\_\_ (MM/DD/YY) 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 primary reason)	Required Hardship Documentation
Reduction of income (e.g. elimination of overtime, reduction in regular hours or reduction in base pay)	<ul style="list-style-type: none"> <li>Not required</li> </ul>
Disaster (natural or man-made)	<ul style="list-style-type: none"> <li>Not required</li> </ul>
Unemployment	<ul style="list-style-type: none"> <li>What date did you became unemployed _____</li> <li>Are you actively seeking employment?                      Yes                      No</li> </ul>
Long-term or permanent disability; serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> <li>Documentation verifying disability or illness <b>OR</b></li> <li>Proof of monthly insurance benefits or government assistance</li> </ul>
Self-employed business failure	<ul style="list-style-type: none"> <li>Bankruptcy filing for the business <b>OR</b></li> <li>Hardship letter detailing the date and cause of the business failure</li> </ul>
Increased housing expenses (e.g. Uninsured losses, increased property taxes, HOA, special assessment)	<ul style="list-style-type: none"> <li>Hardship letter outlining the type, timing, and amount and if the increase will continue into the foreseeable future</li> </ul>
Divorce or legal separation	<ul style="list-style-type: none"> <li>Final divorce decree or final separation agreement</li> <li>Recorded quitclaim deed</li> </ul>
Separation of borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none"> <li>Recorded quitclaim deed</li> <li>Hardship letter explaining why a borrower on the original Note either refuses to cooperate with the application process and/or that their whereabouts are unknown</li> </ul>
Death of a borrower or dependent family member	<ul style="list-style-type: none"> <li>Death certificate or obituary / newspaper article reporting the death</li> <li>Probate or Affidavit of Heirship</li> </ul>
Distant employment transfer /Relocation	<p><b>For active duty service members:</b></p> <ul style="list-style-type: none"> <li>Notice of Permanent Change of Station (PCS) or actual PCS orders</li> </ul> <p><b>For employment transfers / new employment:</b></p> <ul style="list-style-type: none"> <li>Copy of signed offer letter or notice from employer showing transfer to a new employment location or paystub from new employer</li> <li>Documentation that reflects the amount of any relocation assistance, if applicable (not required for those with PCS orders)</li> </ul>
Other: a hardship that is not covered above	<ul style="list-style-type: none"> <li>Written letter of explanation describing the details of the hardship and relevant documentation (provide separately)</li> </ul>

Employment / Income Type	Required Income Documentation
Salary, hourly and overtime pay, commissions, tips, and bonuses	<ul style="list-style-type: none"> <li>30-days of consecutive pay stubs showing year-to-date earnings</li> </ul>
Self-employment income	<ul style="list-style-type: none"> <li>Most recent <b>signed</b> quarterly or year-to-date profit &amp; loss statement</li> <li>Most recent filed &amp; signed Federal Tax Return (all schedules)</li> </ul>
Social Security, pension, disability, death benefits, adoption assistance, housing allowance and other public assistance	<ul style="list-style-type: none"> <li>2-months most recent bank statements (all pages)</li> <li>Award letters or other documentation showing the duration, frequency, and amount of the benefits</li> </ul>
Rental income	<ul style="list-style-type: none"> <li>Most recent filed &amp; signed Federal Tax Return including Schedule E Supplemental Income and Loss</li> <li>Current lease agreement(s)</li> <li>2-months most recent bank statements or cancelled rent checks</li> </ul>
Investment income	<ul style="list-style-type: none"> <li>2-months most recent bank statements (all pages) <b>OR</b></li> <li>2-months most recent investment statements</li> </ul>
Alimony, child support or separation maintenance	<ul style="list-style-type: none"> <li>2-months most recent bank statements (all pages)</li> <li>Court approved documentation showing duration, frequency, and amount of such payments</li> </ul> <p><b>**You are not required to disclose alimony, child support, or separation maintenance unless you wish to use those funds to qualify</b></p>
Unemployment income	<ul style="list-style-type: none"> <li>Most current benefit award letter / benefit statement</li> </ul>
Active Military	<ul style="list-style-type: none"> <li>30-days of L&amp;E Statements showing year-to-date earnings</li> </ul>

**IMPORTANT: To assist with the evaluation process, please highlight/circle your monthly living expenses on your bank statements**

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## SECTION C: OTHER PROPERTIES OWNED

Please provide your full monthly mortgage payment(s) including property taxes, home owner's insurance and any additional escrow items and/or monthly association fees ("PITIA"). You must provide information about all properties that you, the co-borrower, or other applicant(s) own, other than your principal residence. If applicable, you must provide monthly mortgage statement(s), home owner's insurance statement(s), property tax statement(s), condominium and/or HOA billing statement(s), and lease agreements for each additional property owned. Use additional sheets if necessary.

Borrower			Co-Borrower			Additional Applicant		
Check box if this section does not apply			Check box if this section does not apply			Check box if this section does not apply		
<b>Property #1</b>			<b>Property #1</b>			<b>Property #1</b>		
Property Address			Property Address			Property Address		
City	State	Zip	City	State	Zip	City	State	Zip
Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$	
<b>Property #2</b>			<b>Property #2</b>			<b>Property #2</b>		
Property Address			Property Address			Property Address		
City	State	Zip	City	State	Zip	City	State	Zip
Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$		Gross Monthly Rent \$	Mortgage Payment (PITIA) \$	

## SECTION D: INCOME / EXPENSE FOR HOUSEHOLD

Borrower		Co-Borrower		Additional Applicant	
Monthly Gross Income \$	Monthly Net Income \$	Monthly Gross Income \$	Monthly Net Income \$	Monthly Gross Income \$	Monthly Net Income \$
Are you a wage earner? Yes No	Provide start date	Are you a wage earner? Yes No	Provide start date	Are you a wage earner? Yes No	Provide start date
Are you self-employed? Yes No	% of business ownership	Are you self-employed? Yes No	% of business ownership	Are you self-employed? Yes No	% of business ownership
Are you a school teacher? Yes No	# of months paid per year	Are you a school teacher? Yes No	# of months paid per year	Are you a school teacher? Yes No	# of months paid per year
Do you get bonus income? Yes No	Provide frequency	Do you get bonus income? Yes No	Provide frequency	Do you get bonus income? Yes No	Provide frequency

Household Income (Monthly)	
Gross Income (before withholdings)	\$
Self-employment Income	\$
Overtime, Tips, Commission, Bonus	\$
Unemployment Income	\$
Social Security / Disability Income	\$
Annuity / Retirement Income	\$
**Alimony , Child Support, Separation Maintenance	\$
Gross Rental Income	\$
Food Stamps / Public Assistance	\$
Other	\$
<b>Total Monthly Income</b>	<b>\$</b>

Household Expenses/Debts (Monthly)	
Primary Mortgage Principal & Interest Payment	\$
Second Mortgage Payment	\$
Third Mortgage / Line of Credit Payment	\$
Home Owner's Insurance	\$
Property Taxes	\$
HOA / Condo / Co-op / Maintenance Fee	\$
Child Support / Alimony Payments	\$
Credit Cards (minimum payments)	\$
Car Loans / Personal Loans / Student Loans	\$
Additional Properties (Mortgage payments)	\$
<b>Total Monthly Expenses</b>	<b>\$</b>

\*\* Only include alimony, child support, or separation maintenance if you want it considered for this application and repaying the loan.

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Household Assets	
Checking Account(s)	\$
Checking Account(s)	\$
Savings Account(s) / Money Market	\$
Investments (CDs, Stocks, Bonds)	\$
Cash on Hand	\$
Other Real Estate (Estimated Value)	\$
Other	\$
Other	\$
<b>Total Household Assets</b>	<b>\$</b>

Additional Living Expenses (Monthly)	
School Tuition	\$
Child Care / Pet Care	\$
Auto (gas, maintenance, insurance)	\$
Food / Grocery	\$
Utilities	\$
Clothing	\$
Cable, Phone, Internet	\$
Medical (prescriptions)	\$
<b>Total Additional Expenses</b>	<b>\$</b>

## SECTION E: CONSENT AND LEGAL NOTICES

**In making this request for loss mitigation assistance, I understand and consent to the following:**

1. All of the information in this RMA is truthful and the hardship(s) identified above has contributed to submission of this application.
2. CMS and/or the owner or guarantor of my mortgage loan, and/ or their respective agents 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 CMS, and/or the owner or guarantor of the subject mortgage loan, and/ or their respective agents to use a current consumer report to investigate my eligibility for mortgage assistance and the accuracy of the statements and any documentation that I provide in connection with this application. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess my eligibility thereafter.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance, CMS, and/or the owner or guarantor of my mortgage loan, and/ or their respective agents may terminate my participation in any of the foreclosure prevention alternatives including any right to future benefits and incentives that otherwise would have been available under such programs, and also may seek other remedies available at law and in equity, such as recouping any benefits or incentives previously received.
5. Any property for which I am requesting assistance is a habitable residential property that is not subject to a condemnation notice.
6. CMS will use the information I provide to evaluate my eligibility for available relief options and foreclosure prevention alternatives, but CMS is not obligated to offer me mortgage assistance based solely on the representations in this document or other documentation submitted in connection with my request.
7. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
8. CMS will collect and record personal information that I submit in this RMA and during the evaluation process, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity. I understand and consent to CMS' disclosure of my personal information to Fannie Mae and Freddie Mac in connection with their responsibilities under USDA, VA, HUD and their respective agents, companies that perform support services, any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) and to any HUD-certified housing counselor.
9. I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to CMS. This includes text messages and telephone calls to my cellular or mobile telephone
10. If I or someone on my behalf has submitted a Fair Debt Collection Practices Act Cease and Desist notice to CMS, I hereby withdraw such notice and understand that CMS must contact me through the loss mitigation process or to find other alternatives to foreclosure.
11. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that CMS is providing the information about the mortgage relief program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
12. I agree that when CMS 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 my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
13. I agree that any prior waiver as to my payment of escrow items to the Servicer in connection with my loan has been revoked.
14. If I qualify for and enter into a 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 my loan.

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<b>Homeowner's Hotline</b>	
If you have questions about this document or the general mortgage assistance process, please call your Servicer. If you have questions about government programs that your Servicer cannot answer or if you need further counseling, you can call the Homeowner's HOPE Hotline at 888-995-HOPE (4673). The Hotline can help answer questions about the program and offers free HUD-certified counseling services in English and Spanish.	

## SECTION F: 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 mortgage assistance in person. **If you do not wish to furnish the information, please check the box below and proceed to the signature section below.**

Borrower	Co-Borrower	Additional Applicant
<b>I do not wish to furnish this information</b>	<b>I do not wish to furnish this information</b>	<b>I do not wish to furnish this information</b>
Hispanic or Latino	Hispanic or Latino	Hispanic or Latino
Not Hispanic or Latino	Not Hispanic or Latino	Not Hispanic or Latino
American Indian or Alaska Native	American Indian or Alaska Native	American Indian or Alaska Native
Asian	Asian	Asian
Black or African American	Black or African American	Black or African American
Native Hawaiian or Other Pacific Islander	Native Hawaiian or Other Pacific Islander	Native Hawaiian or Other Pacific Islander
White	White	White
Male	Male	Male
Female	Female	Female

### To Be Completed By The Lender / Servicer

<b>This request was taken by:</b>	<b>Interviewer's Information</b>	<b>Name &amp; Address of Lender/Servicer:</b>
Face-to-face interview	Name & ID#	Carrington Mortgage Services, LLC 1600 South Douglass Rd, Suites 110 & 200A Anaheim, CA 92806
Mail	Signature	
Phone	Phone #	<b>Lender / Servicer Email Address</b>
Internet	Fax #	<a href="mailto:Mortgageassistance@carringtonms.com">Mortgageassistance@carringtonms.com</a>

**By signing below, I certify that all information provided herein is truthful. I understand that knowingly submitting false or misleading information may constitute fraud and that I will not be eligible for mortgage assistance.**

Borrower		Co-Borrower		Additional Applicant	
Signature	Date	Signature	Date	Signature	Date