



FARMINGTON BANK®

Borrower Response Checklist of necessary items for all borrower(s) (Fill out all that are required and applicable to you)

REQUIRED:

- Hardship letter stating reason for default including date the hardship began - signed and dated
- Paystubs for full 30 consecutive day period (most current)
- Explanation of deductions with duration of time frame for each (i.e. loan(s) against retirement, child support, alimony, any & all garnishments)
- Tax returns for the most recent past two years including W2's
- Completed & signed IRS Form 4506T-EZ
- Copies of Bank Statements (ALL ACCOUNTS) including all pages for the two most current months
- Source of large deposits if shown on bank statements
- Copies of ALL assets (savings, money market, CD's, retirement funds, etc.)

REQUIRED IF APPLICABLE:

- Condominium:** Statement showing HOA fees current from association
If in a re-payment plan towards becoming current, need copy showing payment and duration
- 2nd, 3rd Mortgage(s), etc.:** Statement for each showing balance, payment & if current
If in a forbearance agreement for any other mortgage, need copy showing payment and duration
- Known Liens on property: Judgment/medical, other:** Furnish description, amount and if in re-payment plan furnish amount promised/agreed upon each month
- Social Security awards letter
- Pension awards letter
- Worker's Comp awards letter giving duration
- Long-term/permanent disability/ serious illness of a borrower/co-borrower or dependent family member (Doctor's certificate of illness or disability; or medical bills; or Disability awards letter giving duration)
- Unemployment awards letter showing term
- Death of a borrower/borrower(s) (Copy of the death certificate(s))
- Distant employment transfer (Furnish a copy of the transfer letter from employer stating start date)
- Copy of divorce/legal separation decree signed by the court – all pages
- Self Employed:** Copies of most recent 2 years of Tax Returns (ALL SCHEDULES) with P&L (profit & loss) statements (All Corporate, Partnership and LLC returns if applicable)
- Profit and loss statement(s) for the current year
- Lease Agreements:** Copy of ALL current lease agreement(s) with tenants in the property

REQUIRED ITEMS IF PROPERTY IS BEING MARKETED:

- Fully executed listing agreement
- Listing history w/all amendments
- CMA (current market analysis) on property
- TPA (third party authorization) to speak to REA/seller's attorney
- Purchase of Sale Contract

Loss Mitigator: Name

One Farm Glen Boulevard, Farmington, CT 06032

Phone: 860-284-6638 | Toll Free: 1-877-376-2265 ext. 6638 | Fax: 860-409-3000 | Email: igraham@farmingtonbankct.com

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. Then on Page 3, you must carefully read through the Acknowledgement and Agreement then it must be signed and dated by all borrowers.

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) all required and applicable items listed on the Borrower Response Checklist; (2) this completed, signed and dated three page Borrower Assistance Form; and (3) completed and signed IRS Form 4506T-EZ.

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

I want to: Keep the Property Sell the Property

The property is currently: My Primary Residence A Second Home An Investment Property

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 With Area Code		Home Phone With Area Code	
Cell or Work Number With Area Code		Cell or Work Number With Area Code	

Mailing Address

Property Address

Email Address

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 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: \$ _____

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

Borrower Assistance Form

Monthly Household Income		Monthly Household Expenses/Debt	Household Assets (associated with the property and/or borrower(s))		
Monthly Gross wages Borrower	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Monthly Gross wages Co-Borrower	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance (If Not Escrowed)	\$	Savings / Money Market	\$
Non-taxable social security/SSDI	\$	Property Taxes (If not escrowed)	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards/Installment Loans (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Car Loan/Lease Payments (total cost per month)	\$	401K	\$
Rents Received	\$	HOA/Condo Fees/ Property Maintenance/Land Lease	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	Utilities (Heat-Oil/Gas/Elec/Water & Sewer) monthly average over a year	\$	Cash on Hand	\$
Food Stamps/Welfare	\$	Cell/Land, Cable, Internet	\$	Other _____	\$
Other: _____	\$	OOP Medical Insurance/Prescriptions	\$	Other _____	\$
Other _____	\$	Auto Insurance & Taxes (monthly average over a year)	\$	Other _____	\$
Other _____	\$	Vehicle Gas & Food (monthly average over a year)	\$	Other _____	\$
Other _____	\$	Other _____	\$	Other _____	\$
Total (Gross income)	\$	Total Debt/Expenses	\$	Total Assets	\$

***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.**

 Do you earn a wage?

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.

 Are you self-employed?

For each borrower who receives self-employed income, include a complete, signed individual federal income tax return 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 the business account for the last two months evidencing continuation of business activity

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-Supplemental 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/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 Farmington Bank, 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 understand the Farmington Bank will obtain a current credit report on all borrowers obligated on the Note.
4. I understand that 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, Farmington Bank 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 of Farmington Bank's communications in a timely manner. I understand that time is of the essence.
7. I understand that Farmington Bank will use this information to evaluate my eligibility for available relief options and foreclosure alternatives, but Farmington Bank 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. My first timely payment following Farmington Bank's determination and notification of my 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 Farmington bank 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.
10. I agree that any prior waiver as to my payment of escrow items to Farmington Bank in connection with my 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 my loan.
12. I understand that Farmington Bank will collect and record personal information that I submit in this Borrower Response Package 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 Farmington Bank'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 my first lien or subordinate lien (if applicable) mortgage loan(s) or to any HUD-certified housing counselor.
13. I consent to being contacted concerning this request for mortgage assistance at any cellular or mobile telephone number I have provided to the Lender. This includes text messages and telephone calls to my cellular or mobile telephone.

Borrower Signature

Date

Co-Borrower Signature

Date