

CMG HOME LOANS

HOME LOANS SIMPLIFIED

Mortgage Assistance Application

We're here to help you through every step of homeownership.

By submitting this form, you're officially applying for mortgage assistance.

To avoid delays, please:

- Fill out the form completely
- Give clear and detailed answers
- Include all required documents

Once we receive your form, our team will contact you if we need anything else.

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CURRENT LOAN #: _____

Please enter your current loan number in the space above.

STEP 2: TELL US ABOUT YOUR PROPERTY

PROPERTY ADDRESS AND INFORMATION

Number and Street: _____

City: _____ **State:** _____ **Zip Code:** _____

Property is used as: Primary Residence Second Home Investment

Property Type: Single Family Condominium/Planned Unit Development (PUD) Townhouse

Co-op 2 - 4 Unit Mobile Home Other _____

Is the property currently occupied: **Yes, the property is occupied by:** *Check each box below that applies*

Borrower Co-Borrower Renter Other (Please attach explanation)

No, the property has been vacant since _____
(mm/dd/yyyy)

Is the property subject to condominium or homeowners' association (HOA) fees?

No Yes \$ _____ Per Month Per Year

Is the property listed for sale? *If you are selling without an agent, check "For sale by owner"*

No Yes For sale by owner

Listing Agent's Name: _____ **Agent's Phone Number:** _____

- You would like to:**
- Occupy the property as a primary residence
 - Retain the property as second home or investment property
 - Sell the property for less than the amount owed
 - Transfer the property to CMG
 - Undecided

NOTE: An application is not required to pursue a traditional sale where sale proceeds are used to completely pay off the loan.

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

STEP 2: TELL US ABOUT YOUR HARDSHIP

HARDSHIP INFORMATION

Hardship began approximately: **Date:** _____
(mm/dd/yyyy)

Hardship status is: Resolved as of _____
(mm/dd/yyyy)

Short Term (Up to 6 months)

Long Term (6 months or longer)

Permanent

Please describe your hardship:

NOTE: *If you need more space, please continue in the "Space for Additional Explanations" on page 12.*

Hardship information is continued on next page.

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

HARDSHIP INFO CONT':

HARDSHIP (check each box that applies)	REQUIRED DOCUMENTATION (please include with your application)
<input type="checkbox"/> Unemployment	N/A
<input type="checkbox"/> Reduction in income due to circumstances outside your control	N/A
<input type="checkbox"/> Increase in housing-related expenses due to circumstances outside your control	N/A
<input type="checkbox"/> Disaster (natural or man-made) impacting your property or place of employment	N/A
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower, co-borrower, or dependent family member	<p>Do not send medical records or any details of your illness or disability. Instead, please include:</p> <ul style="list-style-type: none"> ▪ A written statement from you or other documentation verifying disability or illness; or ▪ Proof of monthly insurance benefits or government assistance (with expiration date, if applicable).
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> ▪ Final divorce decree or separation agreement; or ▪ Recorded quitclaim deed showing that the non-occupying borrower has relinquished all rights to the property.
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> ▪ Legally binding agreement showing the non-occupying borrower has relinquished all rights to the property; or ▪ Recorded quitclaim deed showing that the non-occupying borrower has relinquished all rights to the property.
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> ▪ Copy of death certificate; or ▪ Obituary or newspaper article reporting the death.
<input type="checkbox"/> Distant employment transfer or relocation	<p>For active duty servicemembers:</p> <ul style="list-style-type: none"> ▪ Permanent Change of Station (PCS) order or letter showing transfer. <p>For employment transfers/new employment:</p> <ul style="list-style-type: none"> ▪ Copy of signed offer letter or notice from employer showing transfer to a new location (or written explanation if employer documentation is not applicable); and ▪ Documentation showing the amount of any relocation assistance provided. <i>(this documentation is not required for those with PCS orders).</i>
<input type="checkbox"/> Other hardships not covered above	Please provide a detailed written explanation in the "Space for Additional Explanations" on page 12.

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

STEP 4: TELL US ABOUT YOUR FINANCIAL SITUATION

INSTRUCTIONS AND IMPORTANT INFORMATION

- Definitions of each expense type can be found in the glossary on page 15.
- We strongly encourage you to review the glossary prior to filling out the table below.
- Please make sure to enter all significant expenses.
- Enter the monthly amount for each expense; only include an expense once.
- For expenses that are not monthly, please convert it to a monthly expense. For example, if you owe your homeowners' association \$120 annually, please enter \$10 (\$120 / 12) under "Housing-related expenses."
- If you are not sure how to categorize an expense, please include it in "Other" and provide an explanation for each "Other" expense.

EXPENSE NAME:

MONTHLY AMOUNT:

I have no expenses to report

Alimony or other spousal support payments	\$	/mo
Auto loan payments	\$	/mo
Car-related expenses: (including auto maintenance, gas, insurance)	\$	/mo
Childcare expenses	\$	/mo
Child support expenses	\$	/mo
Collections, judgments, or liens	\$	/mo
Food	\$	/mo
Medical expenses	\$	/mo
Job-related expenses	\$	/mo
Personal loans	\$	/mo
Credit card minimum payment	\$	/mo
Student loans and tuition	\$	/mo
Utilities, telephone, and cable bills	\$	/mo
Housing-related expenses (other than your CMG Financial mortgage payment)	\$	/mo
Other (please specify below)	\$	/mo

Explanation of other expenses:

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

YOUR FINANCIAL SITUATION CONT':

ADDITIONAL FINANCIAL CONTRIBUTORS TO HOUSEHOLD

Do you intend to include/use the income of anyone not currently responsible for the loan, but currently living in and contributing to the household, as part of this review?

Yes No

If yes, are you willing to voluntarily provide the documentation described below?

Yes No *(If no, we will not be able to consider the contributor's income as part of the review.)*

NOTE:

- Ensure any contribution listed below has been, and reasonably can continue to be, relied upon to support the mortgage loan payment.
- Provide documentation that verifies that the contributor occupies the subject property as a principal residence.
Examples include, but are not limited to:
 - A recent utility bill in the contributor's name *that reflects service at the subject property;*
 - A copy of a current driver's license or state-issued ID *that reflects the subject property address;*
 - A copy of a bank statement or paystub within the past 60 days *that reflects the subject property address.*

Provide documentation verifying contributor income in the following section.

Additional Financial Contributor 1: **First Name:** _____ **Last Name:** _____
Monthly contribution to household expenses \$ _____

Additional Financial Contributor 2: **First Name:** _____ **Last Name:** _____
Monthly contribution to household expenses \$ _____

Additional Financial Contributor 3: **First Name:** _____ **Last Name:** _____
Monthly contribution to household expenses \$ _____

Additional Financial Contributor 4: **First Name:** _____ **Last Name:** _____
Monthly contribution to household expenses \$ _____

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

INCOME:

INSTRUCTIONS

- Enter the gross monthly amount for each applicable income type; gross income is the pre-tax amount.
- Only include an income type once.
- For example, if you make money operating a rental business, please count it as either "Rental income" or "Self-employment income" but not both.

INCOME TYPE: GROSS MONTHLY AMOUNT: REQUIRED DOCUMENTATION:

I have no income to report

<p>Employment Income (Gross, pre-tax): <i>wages, salaries and overtime pay, commissions, tips, and bonuses</i></p>	<p>Borrower: \$ _____ Do you work less than 12 months per year? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, how many months per year do you work?</i> Borrower works _____ months per year.</p> <p>Co-Borrower: \$ _____ Do you work less than 12 months per year? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, how many months per year do you work?</i> Borrower works _____ months per year.</p> <p>Contributor #1: \$ _____ Do you work less than 12 months per year? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, how many months per year do you work?</i> Borrower works _____ months per year.</p> <p>Contributor #2: \$ _____ Do you work less than 12 months per year? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If yes, how many months per year do you work?</i> Borrower works _____ months per year.</p>	<p>Note: please include these with your application.</p> <ul style="list-style-type: none">▪ Most recent pay stub showing year-to-date earnings or,▪ documentation of year-to-date earnings if not provided on pay stub or,▪ Two most recent bank statements showing income deposit amounts.
<p>Self-employment income:</p>	<p>Borrower: \$ _____</p> <p>Co-Borrower: \$ _____</p> <p>Contributor #1: \$ _____</p>	<ul style="list-style-type: none">▪ Two most recent bank statements showing self-employed income deposit amounts. <i>Or,</i>▪ Most recent signed and dated quarterly or year-to-date profit/loss statement OR most recent complete and signed business tax return. <i>Or,</i>▪ Most recent complete and signed individual federal income tax return.

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

INCOME CONT':

INCOME TYPE:	GROSS MONTHLY AMOUNT:	REQUIRED DOCUMENTATION:																																	
Unemployment benefit income:	Borrower: \$ _____ Co-Borrower: \$ _____ Contributor #1: \$ _____	No Documentation Required																																	
Taxable: Social Security, Pension, Disability, Death Benefits, Adoption Assistance, Housing Allowance, or Other Public Assistance.	Borrower: \$ _____ Co-Borrower: \$ _____ Contributor #1: \$ _____	<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.	Borrower: \$ _____ Co-Borrower: \$ _____ Contributor #1: \$ _____	<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.	Borrower: \$ _____ Co-Borrower: \$ _____ Contributor #1: \$ _____	<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 																																	
Investment or insurance income:	Borrower: \$ _____ Co-Borrower: \$ _____ Contributor #1: \$ _____	<ul style="list-style-type: none"> ▪ Two most recent investment statements or, ▪ Two most recent bank statements supporting receipt of the income 																																	
Other Sources (not listed above): List the Income Type and Gross Monthly Amount.	<table border="0" style="width: 100%;"> <tr> <td style="width: 60%;">Borrower:</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td>Income Type:</td> <td>Amount:</td> <td></td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td></td> </tr> <tr> <td colspan="3"><hr/></td> </tr> <tr> <td>Co-Borrower:</td> <td></td> <td></td> </tr> <tr> <td>Income Type:</td> <td>Amount:</td> <td></td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td></td> </tr> <tr> <td colspan="3"><hr/></td> </tr> <tr> <td>Contributor #1:</td> <td></td> <td></td> </tr> <tr> <td>Income Type:</td> <td>Amount:</td> <td></td> </tr> <tr> <td>_____</td> <td>\$ _____</td> <td></td> </tr> </table>	Borrower:			Income Type:	Amount:		_____	\$ _____		<hr/>			Co-Borrower:			Income Type:	Amount:		_____	\$ _____		<hr/>			Contributor #1:			Income Type:	Amount:		_____	\$ _____		<ul style="list-style-type: none"> ▪ Two most recent bank statements demonstrating receipt of the income or, ▪ Other documentation showing the amount and frequency of the income ▪ Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan. Please explain below.
Borrower:																																			
Income Type:	Amount:																																		
_____	\$ _____																																		
<hr/>																																			
Co-Borrower:																																			
Income Type:	Amount:																																		
_____	\$ _____																																		
<hr/>																																			
Contributor #1:																																			
Income Type:	Amount:																																		
_____	\$ _____																																		

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

ASSETS:

INSTRUCTIONS

- If entering assets for more than one borrower, please enter the total amount of your combined assets.
- Exclude: Retirement funds (such as a 401(k) or Individual Retirement Account (IRA) and college savings accounts such as a 529 plan.
- Other Assets: If there are any significant assets other than the home or retirement accounts, please list them under "other."

ASSET TYPE:

AMOUNT:

Checking account(s) and cash on hand

\$ _____

Savings, money market funds, and Certificates of Deposit (CDs)

\$ _____

Stocks and bonds (non-retirement accounts)

\$ _____

Other (please list any significant assets *other* than the home or retirement accounts below)

\$ _____

Other Significant Assets (other than the home or retirement accounts):

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

SPACE FOR ADDITIONAL EXPLANATIONS (AS NEEDED):

Large empty rectangular area for providing additional explanations.

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

STEP 5: READ AND SIGN THE APPLICATION AGREEMENT

In making this request for mortgage assistance, each of the undersigned hereby agrees that:

1. I certify that all the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. I understand that knowingly submitting false information may violate federal and other applicable laws. I understand that if I have intentionally defaulted on my existing mortgage or engaged in fraud, or if any of the information I've provided is false, I may be ineligible for assistance. This includes ineligibility now and for any future benefits and incentives that might otherwise have been available.
2. If my liability for the mortgage debt was discharged in a Chapter 7 bankruptcy proceeding after I signed the mortgage documents, or if I am entitled to the protections of any automatic stay in bankruptcy, CMG is providing information about the mortgage assistance program at my request and for informational purposes only, and not as an attempt to impose personal liability for the mortgage debt.
3. I will provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all communications from CMG, as well as any authorized third party which may include (but is not limited to) a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in exploring foreclosure prevention alternatives (each, an "Authorized Third Party")
4. I acknowledge and agree that CMG is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
5. I consent to CMG or an Authorized Third Party pulling a current credit report for each borrower obligated on the note for the loan.
6. I consent to the disclosure by CMG, any Authorized Third Party, or any investor/guarantor of the 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 the first lien or subordinate lien (if applicable) mortgage loan(s), including (but not limited to) Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of the mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. 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, (e) my payment history, (f) my tax return and any information contained therein, and (g) information about my account balances and activity.
7. I agree that the terms of this certification and agreement will apply to any mortgage assistance options that I may be offered based on this application. If I receive an offer for a modification trial period plan, a repayment plan, or a forbearance plan with reduced payments, I agree that my first timely payment under the plan will serve as acceptance of such plan.
8. 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. By providing my mobile phone number(s) herein, I give CMG permission to contact me at these numbers. I consent to receiving any text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational or account servicing purposes. Message and data rates may apply. I understand that I may contact CMG any time to change these preferences.
9. If pursuing consideration for a short sale, I consent to CMG discussing the terms of the short sale with my real estate agent. CMG may contact me and/or my licensed real estate agent with suggested listing price guidance.

By signing this document, each of the undersigned certifies that all the information contained herein is truthful.

Each of the undersigned understands that knowingly submitting false information may constitute fraud.

Borrower Signature: _____ **Date:** _____ (mm/dd/yyyy)

Co-borrower Signature: _____ **Date:** _____ (mm/dd/yyyy)

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

STEP 6: SEND US YOUR COMPLETED APPLICATION

Congratulations on finishing your Mortgage Assistance Application! The last step is to send it in so that we can evaluate you for mortgage assistance options. We will contact you within 5 business days of receiving your mortgage assistance application to acknowledge receipt and let you know if you need to send additional documentation.

By Mail: CMG Home Loans
Mail Stop #10
4515 N. Santa Fe Ave.
Oklahoma City, OK 73118

STEP 7: ADDITIONAL WAYS TO GET HELP

If you are experiencing financial hardship, you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency. For a list of HUD-approved housing counseling agencies that can provide free foreclosure prevention information, or information on state or local government mortgage assistance programs that may be available, contact one of the following federal government agencies:

The U.S. Department of Housing and Urban Development (HUD)

800-569-4287 or www.hud.gov/counseling

The Consumer Financial Protection Bureau (CFPB)

855-411-2372 or www.consumerfinance.gov/mortgagehelp

If you need translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided for free.

«GovtWebsite»

FannieMae:

If Fannie Mae is the owner of the mortgage loan: For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Fannie Mae's website at FannieMae.com.

FreddieMac:

If Freddie Mac is the owner of the mortgage loan: For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Freddie Mac's My Home website at myhome.freddie.com.

HUD - U.S Dept of Housing and Urban Development:

If HUD is the insurer/guarantor of the mortgage loan: For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit FHA's website at HUD.com.

VA:

If VA is the insurer/guarantor of the mortgage loan: For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit VA's website at va.gov.

USDA:

If USDA is the insurer/guarantor of the mortgage loan: For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit USDA's website at rd.usda.gov.

CURRENT LOAN #: _____

Please enter your current loan number in the space above.

GLOSSARY:

TERM	DEFINITION
Alimony or other spousal support payments	Any payments due to your ex-spouse under a divorce decree or similar document, other than child support expenses.
Auto loan payments	Any payments made in connection with an auto loan.
Car-related expenses (including auto maintenance, gas, and insurance)	Any expenses related to the maintenance and ownership of your car. These expenses do not include payments for any loans on your car. In addition, they do not include any job-related expenses for your car.
Childcare expenses	Any expenses related to the provision of childcare. This can include daycare expenses or the cost of a nanny, a babysitter, or a similar childcare provider.
Child support expenses	Any payments due pursuant to a child support order.
Collections, judgments, or liens	Collections means any debts that are being collected via a debt collection team or agency. For instance, if your auto loan is in collections, you should report it under this line item instead of under "auto loan payments." Judgments means any debt from creditors who a court ordered you to pay. For example, if your auto lender took you to court and a court ordered you to pay, you should report it under this line item instead of under "auto loan payments." Liens means any debts that are being collected through a legal claim against your property.
Food	Any food-related expenses, including groceries, delivery, and restaurant dining.
Job-related expenses	Any expenses related to your job that are not reimbursed by your employer. For example, if your job requires travel (other than your commute to and from the office) that is not reimbursed, you should include these expenses here.

GLOSSARY CONT':

TERM	DEFINITION
Medical expenses	Any expenses (including expenses covered by insurance) related to the receipt of any healthcare, such as medical, dental, or eye care.
Personal loan	A personal loan is money borrowed that you pay back in fixed monthly payments, or installments. A personal loan differs from an auto loan or a mortgage in that it is not secured by property and differs from a credit card in that it has a fixed payment schedule.
Housing-related expenses (other than the mortgage payment)	Any expenses related to owning your home other than the mortgage for which you are seeking assistance. Such expenses can include payments on a different mortgage, homeowners association expenses, property taxes or property insurance (if not paid by CMG Financial or another mortgage servicer), and maintenance expenses.
Credit card debt	The required minimum monthly payment on any credit card balance that you may have.
Student loans and tuition	Any tuition payments due to an educational institution, either for yourself or a dependent, or any student loan payments.
Utilities, telephone, and cable bills	Any payments for utilities, including cable, telephone, electricity, heat, water, and internet bills.
Other	<p>"Other" is a catchall meant to encompass anything not described above. All significant expenses should be included in this Mortgage Assistance Application. If any expenses important to your household's finances are not included in the above items, please include them under "Other" with an explanation of the nature of the expenses.</p> <p>We can best assist you if we have all the relevant information. We strongly encourage you to consider whether any expenses should be included under "Other."</p>