

Alternatives to Mortgage Foreclosure

To receive help with the mortgage, follow these steps:

1. Follow the instructions on the Homeowner Checklist.
2. Review all additional resource material.
3. Submit all required forms and documentation with your completed Borrower Response Package.

If you need assistance, contact us immediately at 1-888-503-7102, option 4.

If overseas, call collect at 1-703-255-8837 or visit navyfederal.org for a list of international numbers.

TDD for the hearing impaired: 1-888-869-5863

Visit us online or at a branch near you.

We're Here to Help You

Life is unpredictable, and circumstances can arise that make it difficult to keep up with mortgage payments. Our Mortgage Default Management Team specializes in member counseling. We understand, and we're here with suggestions that can help put you back in control. If you're concerned about making the mortgage payments, we may be able to develop a plan that helps you bring them up to date and possibly avoid the foreclosure process.

Get started by reviewing and completing the Borrower Response Package so we can determine whether or not you qualify for assistance. If you qualify, we'll begin working on a resolution for any issues that affect your ability to make timely mortgage payments, whether your challenges are temporary or long-term.

Foreclosure Prevention Options

There are a variety of programs that may be available to help resolve the delinquency, avoid foreclosure and keep the home. You may be eligible to refinance or modify the mortgage loan so the terms and monthly payments are more manageable. Or, if a few payments have been missed, you may qualify for a temporary or permanent solution to help you get your finances back on track. Depending on your circumstances, staying in the home may not be possible; however, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure.

The right option for you depends on your individual situation and the information you provide. See the table below for more information about possible alternatives to foreclosure.

OPTION	OVERVIEW	BENEFIT
Reinstatement	Pay all past-due amounts in a single lump-sum payment. Available if you have the funds to pay now.	Allows you to bring your mortgage current immediately.
Repayment Plan	Pay all past-due amounts together with your regular monthly payments over an extended period of time. Available if you have sufficient income to cover more than your regular monthly payment.	Allows you to bring your mortgage current without having to make a single lump-sum payment.
Payment Deferral	Defer repayment of 2 to 6 past-due principal and interest payments and certain other amounts into a non-interest bearing balance. This balance is due and payable at the maturity of the mortgage loan or earlier upon the sale or transfer of the property, refinance of the mortgage loan or payoff of the interest-bearing unpaid principal balance.	Allows you to bring your mortgage current by delaying repayment of past-due principal and interest and certain other amounts without changing other terms of your mortgage. Interest is not charged on those amounts.
Forbearance Plan	Make reduced payments or no payments for a specific period of time (for example, 6 months). During this time, your mortgage will become increasingly delinquent.	Allows you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.
Modification	Make modified payments based on new terms. Requires your successful completion of a 3-month trial period plan.	Allows you to bring your mortgage current by permanently modifying your mortgage. Intended to make your payments or terms more manageable; typically results in a lower monthly payment.
Traditional Sale (sale with equity)	Sell your property. Proceeds from the sale are used to pay off the mortgage debt and any other debts secured by the property.	Keep the excess proceeds from the sale once all debts and closing costs are paid. Allows you to transition out of your home to avoid foreclosure.
Short Sale	Sell your property. Proceeds from the sale are used to pay off a portion of your mortgage balance when you owe more on your mortgage than the home is worth.	Allows you to transition out of your home to avoid foreclosure. Relocation funds may be available. The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.
Mortgage Release (Deed-in-Lieu of Foreclosure)	Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt.	Allows you to transition out of your home to avoid foreclosure. Relocation funds may be available. The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.



Send Us the Information We Need to Help You

Requesting help is the first step. The sooner you contact us, the more quickly we can determine whether you qualify for assistance and come up with a plan to help you gain peace of mind and control of your finances.

To help us better understand the challenges you're facing, please complete and return the Borrower Response Package. Be sure to follow the detailed instructions in the Homeowner Checklist below before submitting.

Once we've received the completed package and evaluated your information, we'll contact you regarding your options and next steps.

For more information, please refer to the Frequently Asked Questions section on page 3. If you need further assistance, contact our member support team at 1-888-503-7102, option 4, weekdays from 8 am to 6:30 pm ET.

Homeowner Checklist

Get Started—Use this checklist to ensure that you've completed all required forms and have the right information.

STEP 1	<p><input type="checkbox"/> Review the information provided. This helps you understand your options, responsibilities and next steps:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Foreclosure Prevention Options <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
STEP 2	<p><input type="checkbox"/> Complete and sign the Mortgage Assistance Application. This must be signed by all borrowers on the mortgage loan (notarization isn't required) and must include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> All income, expenses and assets for each borrower (also see and complete the Financial Statement Form) <input type="checkbox"/> A Hardship Letter: an explanation of your financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
STEP 3	<p><input type="checkbox"/> Complete and sign a dated copy of the IRS Form 4506-C.</p> <ul style="list-style-type: none"> <input type="checkbox"/> For each borrower, please submit a signed, dated copy of the IRS Form 4506-C (Request for Transcript of Tax Return). <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-C that's signed and dated by both joint filers.
STEP 4	<p><input type="checkbox"/> Provide signed Hardship Letter and, if applicable, required Hardship Documentation. This documentation will be used to verify your financial hardship.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Mortgage Assistance Application.
STEP 5	<p><input type="checkbox"/> Provide required Income Documentation. This documentation will be used to verify your hardship and all your income.</p> <p>Note: Alimony, child support or separate maintenance income need not be revealed if you don't choose to have it considered for repaying this loan.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Mortgage Assistance Application. <input type="checkbox"/> You may also disclose any income from a household member who isn't on the Promissory Note (non-borrower), such as a relative, spouse, domestic partner or fiancé(e) who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required Income Documentation is the same as the Income Documentation required for a borrower. See page 2 of the Mortgage Assistance Application for specific details on Income Documentation.

Continued on next page.

Please retain this information for your records. Don't return it with your Borrower Response Package.

STEP 6

Gather and send all completed documents in the Borrower Response Package no later than 30 days from first contact with a mortgage specialist. You must send in all required documentation listed in steps 2 through 5 above and summarized below:

1. Mortgage Assistance Application
2. Financial Statement Form
3. Required Information as outlined on page 1 of the Financial Statement Form
4. Hardship Documentation as outlined on page 2 of the Mortgage Assistance Application
5. Income Documentation as outlined on page 3 of the Mortgage Assistance Application
6. Authorization to Release Mortgage Loan Information
7. IRS Form 4506-C Request for Transcript of Tax Return

Please fax all the required documents to 703-255-7947, or you can mail them to:

Navy Federal Credit Union
Mortgage Loss Mitigation
820 Follin Lane SE
Vienna, VA 22180-4907

Email: Mortgage_Collection_Loss_Mitigation@navyfederal.org

Upload electronically through HomeSquad. Sign in to digital banking, select your mortgage loan in the Loans section, then select the HomeSquad link. Select the Mortgage Assistance tile to begin the process.

Important Reminders:

- If you cannot provide the documentation within the time frame provided, have other types of income not specified on page 3 of the Mortgage Assistance Application, cannot locate some or all of the required documents, OR have any questions, please contact a specialist at 1-888-503-7102, option 4.
- Keep a copy of all documents and proof of faxing/mailing/emailing for your records. Don't send original income or hardship documents. Copies are acceptable.

Frequently Asked Questions

1. Where can I find more information on foreclosure prevention?

Please see the Foreclosure Prevention Options section on page 1 for more information. You can also contact Navy Federal at 1-888-503-7102, option 4, to speak with a specialist. Additional foreclosure prevention information is also available online at:

Navy Federal—navyfederal.org

Fannie Mae—FannieMae.com

Freddie Mac—myhome.freddiemac.com

HUD—hud.gov/offices/hsg/sfh/hcc/fc/

1-800-569-4287

CFPB—www.consumerfinance.gov/about-us/the-bureau/

2. Will it cost money to get help?

There should never be a fee from the loan servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on the monthly mortgage statement or one designated to receive the payments under a state assistance program. For more information on fraud, we suggest

referring to the HUD website, hud.gov/offices/hsg/sfh/hcc/fc, to locate an approved counselor near you. You can also review the Beware of Foreclosure Rescue Scams—Tips & Warning Signs section on page 5 for more information.

3. What happens once I've submitted the Borrower Response Package to Navy Federal?

Within 5 business days of receiving the Borrower Response Package, we'll provide written notification indicating whether the application is complete or incomplete. If incomplete, the notice will provide a list of missing required information or documentation. We cannot guarantee that you'll receive any (or a particular type of) borrower assistance at this time.

Within 30 days of receiving the completed Borrower Response Package, we'll discuss which foreclosure alternatives, if any, are available to you and will also inform you of the next steps to accept our offer. If you submit the completed Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we'll work to process your request as quickly as possible; however, you may not receive a notice of incompleteness or a decision on your request prior to sale. It's important that you submit your Borrower Response Package as soon as possible.

Continued on next page.

Please retain this information for your records. Don't return it with your Borrower Response Package.

Alternatives to Mortgage Foreclosure

continued

4. What happens to the mortgage while you're evaluating the Borrower Response Package?

Borrowers remain obligated to make all mortgage payments as they're due, even while we're evaluating the types of assistance that may be available to you.

5. Will the foreclosure process begin if I don't submit a completed Borrower Response Package for review?

If 4 monthly payments have been missed or there's reason to believe the property is vacant or abandoned, we may refer the mortgage to foreclosure. If a complete package has been received and the account is being considered for a loan modification or other type of foreclosure alternative, the foreclosure will be placed on hold until an offer has been accepted or rejected.

6. Should I still contact you if the property has been referred to an attorney for foreclosure?

Yes. Please contact a specialist as soon as possible by calling 1-888-503-7102, option 4.

7. What if the property is already scheduled for a foreclosure sale?

If you submit a completed Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, we cannot guarantee that we'll be able to evaluate your information and offer a foreclosure alternative (if any) in time to stop the foreclosure sale. Even if we're able to approve a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

8. Will the property be sold at a foreclosure sale if I accept a foreclosure alternative?

No. The property won't be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

9. Will my credit score be affected by the late payments or mortgage being in default?

The delinquency status of the loan will be reported to credit reporting agencies as well as your entry into a repayment plan, forbearance plan or trial period plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association.

10. Will my credit score be affected if I accept a foreclosure alternative?

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider your entry into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if the mortgage is current or you otherwise have a good credit score. However, bringing the loan current through a reinstatement, repayment plan, or loan modification and continuing to make timely payments may improve your credit score over time.

11. Is foreclosure prevention counseling available?

Yes. HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the online search tool at hud.gov/offices/hsg/sfh/hcc/fc/ to find a counselor near you.

12. I've seen ads from companies offering to help me avoid foreclosure for a fee. Are these companies legitimate?

Foreclosure prevention has become a target for scam artists. We suggest referring to the HUD website, hud.gov/offices/hsg/sfh/hcc/fc/, to locate an approved counselor near you. You can also review the Beware of Foreclosure Rescue Scams—Tips & Warning Signs section for more information.

Beware of Foreclosure Rescue Scams Tips & Warning Signs

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, the house or your money. Keep in mind, **Navy Federal Credit Union** is not responsible for paying damages resulting from a scam. Remember, help is FREE.

How to Spot a Scam

Beware of a company or person who:

- asks for a fee in advance to work with Navy Federal Credit Union to modify, refinance or reinstate the mortgage
- guarantees they can stop a foreclosure or get the loan modified
- advises you to stop paying Navy Federal Credit Union and pay them instead
- pressures you to sign over the deed to the home or sign any paperwork that you haven't had a chance to read and don't fully understand
- claims to offer "government-approved" or "official government" loan modifications
- asks you to release personal financial information online or over the phone, and you haven't been working with this person and/or don't know them

How to Report a Scam

Do one of the following:

- Go to consumerfinance.gov/complaint/ to submit a complaint and get information on how to fight back. If you can't submit online, you can submit a complaint over the phone by calling 1-855-411-CFPB (2372), toll free, 8 am to 8 pm ET, Monday through Friday (except federal holidays).
- Call 1-888-995-HOPE (4673) and inform the counselor about your situation and belief that you've been involved in a scam.

Please retain this information for your records. Don't return it with your Borrower Response Package.

Personalized Financial Guidance When You Need It

For more detailed information, call 1-888-503-7106.

If overseas, call collect at 1-703-255-8837 or visit navyfederal.org for a list of international numbers.

TDD for the hearing impaired:
1-888-869-5863

Apply online at
navyfederal.org/pfi.

Navy Federal offers free Personal Finance Counseling to assist you with money management. We can help with setting up a budget or reallocating your income to accommodate planned or unexpected life events. You don't need to be in debt to take advantage of this free service.

WAYS WE CAN ASSIST YOU

Productive Counseling

We'll help you identify personal financial goals and develop a plan to achieve them.

Example: A recent college grad may want to save for a down payment on a car or is having a hard time putting money away. We'll show them how to set up a budget and stick to it.

Preventative Counseling

We'll help evaluate your current financial status and work on money management skills needed to avoid future budget problems.

Example: A two-income couple with a baby on the way realizes their financial situation is going to change. We'll help them create a new budget to cover the wife's lost income during maternity leave while allowing them to afford new necessities, such as baby food, diapers and childcare.

Remedial Counseling

If you're experiencing financial problems, we can help you regain control.

Example: A recently divorced man is responsible for repaying all the couple's consumer debts, along with alimony and child support. We can assist with a repayment plan on his Navy Federal debt and refer him to a Debt Management Program for assistance with outside creditors. **Note:** This isn't a bill-paying service. It's available only to those whose income allows them to make reduced payments after their debt is reorganized. It's not a solution for those who are insolvent.

WHERE TO START

Increase Your Knowledge

Knowledge is power, and the more you know about money management and personal finance, the more successful you'll be. For step-by-step information about getting out of debt, improving your credit, budgeting and more, visit our Personal Finance Counseling hub at navyfederal.org/pfc anytime. Explore helpful videos, calculators and articles designed to help you learn about meeting your personal financial goals.

When you're ready, we're here to provide you with Personal Finance Counseling. Simply fill out the online Personal Finance Information Sheet at navyfederal.org/pfi, and a counselor will call you within 3 business days to review your application.

Get Organized

To prepare for an individual counseling session, gather your monthly budget information, including household expenses, outstanding debts and paystubs.

Take Control

We're confident in your success and look forward to helping you develop money management skills, take control of your finances and reach your goals.



Credit Union Financial Statement Form

You must submit this Financial Statement along with ALL the supporting documents listed below in order for us to begin processing your request.

Required Information

In addition to the items stated on the Uniform Mortgage Assistance Application, please provide the following:

1. Most current year's tax returns and all tax schedules—signed and dated
2. Bank statements—Two most recent (*required for each checking/savings account you and your Co-Mortgagor may have at Navy Federal or other financial institutions*)
3. Pay stubs—Most recent pay stub and documentation of year-to-date earnings if not on pay stub (*for you and the Co-Mortgagor*)
4. Rental/lease agreements (*if applicable*)
5. Divorce decree/property settlement agreement or court order for child support (*if applicable*)
6. Recorded Quit Claim Deed (*if applicable*)
7. Hardship Letter—summarizing financial hardship
8. Documentation of unemployment status (*if applicable—may be required to participate in unemployment forbearance plan program*)

Note: You may be required to provide additional documentation for program approval.

Additional Required Documentation for Short Sale and Deed-in-Lieu Requests

9. Copy of the fully executed sales contract (*short sale only*)
10. Listing agreement
11. Estimate Settlement Sheet-HUD 1/Closing Disclosure (*short sale only*)
12. Notarized Authorization to Release Mortgage Loan Information form

Note: Additional documentation may be required for program approval. You may also be required to pay a BPO/appraisal fee.

You can fax the required documents to **703-255-7947**, email **Mortgage_Collection_Loss_Mitigation@navyfederal.org**, or mail them to Navy Federal Credit Union, Attention: Mortgage Loss Mitigation, 820 Follin Lane SE, Vienna, VA 22180-4907. You may also upload electronically through Homesquad. Sign in to digital banking,* select your mortgage loan in the Loans section, then select the HomeSquad link. Select the Mortgage Assistance tile to begin the process. Please be sure to include a copy of this page in your submission. If you have any questions, please call a specialist at 888-503-7102, option 4, weekdays from 8 am to 6:30 pm ET.

Once we have received the **completed** Borrower Response Package, please allow 5 to 30 calendar days for us to review your information and determine whether you qualify for assistance. We will contact you if we have any questions during the review process.

Our evaluation of the Borrower Response Package does not guarantee that you will receive borrower assistance or be eligible for a foreclosure alternative program. Borrowers are still responsible for making timely monthly payments in accordance with the contractual agreement with Navy Federal Credit Union. A review does not suspend pre-foreclosure practices (e.g., phone calls, credit reporting, letters, payment responsibility).

As required by law, you are hereby notified that we may report information about the account to credit bureaus. Late payments, missed payments, or other defaults on the account may be reflected on your credit report.

If approved for a trial period plan or a modification on a first lien mortgage that is not currently escrowed, establishment of an escrow account is required and any prior waiver is revoked.

*Message and data rates may apply. Visit navyfederal.org for more information.

Please provide additional information on the following expenses:

MONTHLY EXPENSES	
Description	Monthly Payment
Child/dependent care	
Health/life insurance expenses (<i>out-of-pocket</i>)	
Personal loans (<i>student, etc.</i>)	
All auto expenses (<i>insurance, gas, parking, etc.</i>)	
Utilities (<i>gas, electric, phone, water, sewer, trash</i>)	
Net rental expenses (<i>other property</i>)	
Food	
Other Expenses	
Total	

Note: Navy Federal Credit Union has the option (*where permitted by law*) to pursue any deficiencies. All deficiencies may be reported to the IRS through Form 1099-C.

Authorization/Certification

I/We have described my/our current financial condition with this Financial Statement, and I/we certify that all information presented herein, as well as all attachments, are true, accurate, and correct to the best of my/our knowledge. I/We understand that submission of this information in no way obligates the Mortgage Servicer, Investor, or Insurer to provide assistance to me/us.

By signing this Financial Statement, I/we hereby authorize the Mortgage Servicer and/or Mortgage Insurer to: (i) order a credit report from any credit reporting agency; (ii) verify, when deemed necessary, any current or previous employment, bank accounts, tax returns, or assets; and (iii) release any and all information concerning the above.

I/We therefore agree that if it is determined that the financial information provided herein has been misrepresented by me/us and such misrepresentations have induced action by the Mortgage Servicer, Investor, and/or Insurer that would have not been taken had the true facts been known, I/we shall be liable for any or all losses or damages suffered by the Mortgage Servicer, Investor, and/or Insurer.

I understand, acknowledge, and agree that the Lender, Navy Federal Credit Union, and Other Loan Participants can obtain, use, and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, and service providers, and any of the aforementioned parties' successors and assigns. The Other Loan Participants include 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 providers for these parties, and any of the aforementioned parties' successors and assigns.

Submitted this _____ day of _____, 20_____

Borrower Name (*Print*)

►
Borrower Signature

Co-Borrower Name (*Print*)

►
Co-Borrower Signature





Credit Union Authorization to Release Mortgage Loan Information

Loan Number: _____

Navy Federal Mortgagor/Seller: _____

Navy Federal Co-Mortgagor/Seller: _____

Mortgagor/Seller Contact Information

Home Phone No.: (_____) _____

Work Phone No.: (_____) _____

Cell Phone No.: (_____) _____

Co-Mortgagor/Seller Information

Home Phone No.: (_____) _____

Work Phone No.: (_____) _____

Cell Phone No.: (_____) _____

Property Address: _____

Third Party Name: _____

Third Party's Agency/Co: _____

Realtor Contact Information:

Work Phone No.: (_____) _____ Ext. _____ Cell Phone No.: (_____) _____

I/we authorize **Navy Federal Credit Union** to release any mortgage-related information in reference to the aforementioned loan to (Third Party Name) _____
of (Third Party Agency) _____ regarding the negotiation of any loss mitigation options.

► _____
Seller _____

Date (Mo., Day, Yr.) _____

► _____
Seller _____

Date (Mo., Day, Yr.) _____

State of _____ County of _____

Sworn before me, _____, a notary public, this _____ day
of _____, 20____ that _____ personally appeared before me.

Notary Public



Loan Number:

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to Navy Federal Credit Union via mail: Attention: Mortgage Loss Mitigation, 820 Follin Lane SE, Vienna, VA 22180-4907, fax: 703-255-7947, email: Mortgage_Collection_Loss_Mitigation@navyfederal.org, or upload electronically through HomeSquad. Sign in to digital banking,* select your mortgage loan in the Loans section, then select the HomeSquad link. Select the Mortgage Assistance tile to begin the process. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact Navy Federal Credit Union at 1-888-503-7102, Option 4.

If you are experiencing a 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 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) at 1-800-569-4287 or www.hud.gov/counseling
- The Consumer Financial Protection Bureau (CFPB) at 1-855-411-2372 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.

If your loan is owned by Freddie Mac: For additional information on how to avoid foreclosure, including help for military Servicemembers, you may also visit Freddie Mac's My Home website at <https://myhome.freddiemac.com>.

If your loan is owned by Fannie Mae: For additional information on how to avoid foreclosure, including help for military Servicemembers, you may also visit FannieMae.com.

*Message and data rates may apply. Visit navyfederal.org for more information.

BORROWER INFORMATION

Borrower's Name:

Social Security Number (last 4 digits):

Email Address:

Primary Phone Number:

Cell Home Work Other

Alternate Phone Number:

Cell Home Work Other

Co-Borrower's Name:

Social Security Number (last 4 digits):

Email Address:

Primary Phone Number:

Cell Home Work Other

Alternate Phone Number:

Cell Home Work Other

Preferred contact method (choose all that apply): Cell Phone Home Phone Work Phone Email

Text - checking this box indicates your consent for text messaging

Is either borrower on Active Duty with the military (including the National Guard and Reserves), the dependent of a borrower on Active Duty, or the surviving spouse of a member of the military who was on Active Duty at the time of death?

Yes No

PROPERTY INFORMATION

Property Address:

Mailing Address (if different from property address):

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

The property is (select all that apply): Owner-Occupied Renter-Occupied Vacant

I want to: Keep the Property Sell the Property Transfer Ownership of the Property to My Servicer
 Undecided

Is the Property Listed for Sale? Yes No

If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable:

Is the property subject to condominium or homeowners' association (HOA) fees? Yes No

If yes, indicate monthly dues: \$

HARDSHIP INFORMATION

The hardship causing mortgage payment challenges began on approximately (date) _____ 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 ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	• 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)	• 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)	• Not Required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	• Not Required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	• 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	• 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	• 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 borrower or death of either the primary or secondary wage earner	• 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 Servicemembers: 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: <hr/> <hr/> <hr/>	<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
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<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 AND • Most recent signed and dated quarterly or year-to-date profit/loss statement AND • Most recent complete and signed business tax return AND • 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)	\$	<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

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	\$

BORROWER CERTIFICATION AND AGREEMENT

1. I certify and acknowledge that all 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 servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. 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. Personal information may include, but is not limited to: (a) my name, address, and telephone number, (b) my Social Security number, (c) my credit score, (d) my income, (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
6. 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.
7. 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.*

*An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA), or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

Please submit your completed application, together with the required documentation, to Navy Federal Credit Union via mail: Attention: Mortgage Loss Mitigation, 820 Follin Lane SE, Vienna VA 22180-4907; fax: 703-255-7947; email: Mortgage_Collection_Loss_Mitigation@navyfederal.org; or upload electronically through HomeSquad. Sign in to digital banking, click on your mortgage loan in the Loans section, and then click on the HomeSquad link. Click on the Mortgage Assistance tile to begin the process. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provided to help us identify the assistance you may be eligible to receive.

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name	ii. Middle initial	iii. Last name/BMF company name	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions)			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify		ii. IVES participant ID number	iii. SOR mailbox ID		
iv. Street address (including apt., room, or suite no.) 1651 NW Professional Plaza		v. City Columbus	vi. State OH	vii. ZIP code 43220	
5b. Customer file number (if applicable) (see instructions)		5c. Unique identifier (if applicable) (see instructions)			
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name Navy Federal Credit Union			ii. Telephone number 1-888-503-7102		
iii. Street address (including apt., room, or suite no.) 820 Follin Lane SE		iv. City Vienna	v. State VA	vi. ZIP code 22180	

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcriptsa. Return Transcript b. Account Transcript c. Record of Account 7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a Line 2a

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

/ / / / / / / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

 Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name			
	Title (if line 1a above is a corporation, partnership, estate, or trust)			
	Spouse's signature (required if listed on Line 2a)			Date
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name			

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.