

TO RECEIVE HELP WITH THE MORTGAGE, FOLLOW THESE STEPS BELOW:

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
Refinance	Receive a new loan with a lower interest rate or other favorable terms.	Lowers the monthly payment so it's more affordable.
Reinstatement	Pay the total amount owed in a lump-sum payment and by a specific date. This may follow a forbearance plan as described below.	Avoids foreclosure by bringing the mortgage current if you can show that you have funds that will become available at a specific date in the future.
Repayment Plan	Pay back the past-due payments along with the regular monthly payments over an extended period of time.	Gives you time to catch up on late payments without having to come up with a lump sum.
Forbearance Plan	Make reduced mortgage payments or no payments for a specific period of time.	Gives you time to improve your financial situation and get back on track.
Loan Modification	Modify the terms of the mortgage loan to make it more affordable after successfully making reduced payments during a trial period.	The payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short Sale	Sell the home and pay off a portion of the mortgage balance when the home is worth less than what is owed.	Allows one to transition out of the home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-Lieu of Foreclosure	Transfer ownership of the property to Navy Federal.	This is useful when there are no other liens on the property. It also allows one to transition out of the home without going through foreclosure. In some cases, relocation assistance may be available.



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, between the hours of 8 am and 6:30 pm, Eastern Time.

HOMEOWNER CHECKLIST

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

STEP 1	<input type="checkbox"/> Review the information provided. This helps you understand your options, responsibilities and next steps: <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	<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: <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	<input type="checkbox"/> Complete and sign a dated copy of the IRS Form 4506-T. <ul style="list-style-type: none"> <input type="checkbox"/> For each borrower, please submit a signed, dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return). <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T that's signed and dated by both joint filers.
STEP 4	<input type="checkbox"/> Provide signed Hardship Letter and, if applicable, required Hardship Documentation. This documentation will be used to verify your financial hardship. <ul style="list-style-type: none"> <input type="checkbox"/> Follow the instructions set forth on the Mortgage Assistance Application.

Continued on next page

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

STEP 5	<input type="checkbox"/> Provide required Income Documentation. This documentation will be used to verify your hardship and all your income. <i>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.</i> <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.
STEP 6	<input type="checkbox"/> Gather and send all completed documents in the Borrower Response Package no later than 30 days from first contact with a mortgage specialist. <i>You must send in all required documentation listed in steps 2 through 6 above and summarized below:</i> <ol style="list-style-type: none"> 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-T Request for Transcript of Tax Return <p>Please fax all the required documents to 703-255-7947, or you can mail them to:</p> <p style="margin-left: 40px;">Navy Federal Credit Union Mortgage Loss Mitigation 820 Follin Lane SE Vienna, VA 22180-4907 Email: Mortgage_Collection_Loss_Mitigation@navyfederal.org</p>
IMPORTANT REMINDERS:	
<input type="checkbox"/> 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.	
<input type="checkbox"/> 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—KnowYourOptions.com

Freddie Mac—myhome.freddie.com/mortgage-help/contact.html

HUD—hud.gov/offices/hsg/sfh/hcc/fc/
 1-800-569-4287

CFPB—consumerfinance.gov

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

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

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 five 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 your 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.

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 four 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.

Continued on next page

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

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 below 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. 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 the lender to modify, refinance or reinstate the mortgage
- > guarantees they can stop a foreclosure or get the loan modified
- > advises you to stop paying the mortgage company 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 preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) online complaint form and get more information on how to fight back. You also have the option to fax, email or mail the completed form. Just refer to the back of the form for details.
- > Call 1-888-995-HOPE(4673) and inform the counselor about your situation and belief that you've been involved in a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America® and the Lawyers' Committee for Civil Rights Under Law.

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 paystub 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: You may be required to pay a BPO/appraisal fee.

You can fax the required documents to **703-255-7947**. Please be sure to include a copy of this page in your fax. If you have any questions, please call a specialist at 1-888-503-7102, option 4, between 8:00 am and 6:30 pm, Eastern Time.

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.

Additional information on next page.

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: 1) order a credit report from any credit reporting agency; 2) verify, when deemed necessary, any current or previous employment, bank accounts, tax returns, or assets; and 3) 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.

Submitted this _____ day of _____, 20_____

Borrower Name (*Print*)

Borrower Signature

Co-Borrower Name (*Print*)

Co-Borrower Signature





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.

► _____ Date (Mo., Day, Yr.) _____
Seller

► _____ Date (Mo., Day, Yr.) _____
Seller

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, or online: Mortgage_Collection_Loss_Mitigation@navyfederal.org. 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.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
- The Consumer Financial Protection Bureau (CFPB) at (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.

Borrower Information

Borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail 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): _____

E-mail 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	<ul style="list-style-type: none"> ▪ 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)	<ul style="list-style-type: none"> ▪ 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)	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> ▪ Not required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ 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	<ul style="list-style-type: none"> ▪ 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 service members: 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:	<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 OR ▪ Most recent signed and dated quarterly or year-to-date profit/loss statement OR ▪ Most recent complete and signed business tax return OR ▪ 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 of 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. 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, and (e) my payment history and information about my account balances and activity.
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, or online: Mortgage_Collection_Loss_Mitigation@navyfederal.org. 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.

Request for Transcript of Tax Return

OMB No. 1545-1872

- ▶ 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-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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. ▶ _____

a Return Transcript, which 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-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which 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. Most requests will be processed within 10 business days

c Record of Account, which 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. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. 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, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

_____ / _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____ / _____

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 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. 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-T 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 attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

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

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	855-298-1145
	855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

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. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

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



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 and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T 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-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

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.

Note: 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.

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.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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-T 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.; and **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-T 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.