



Mortgage Assistance Application

If you are having mortgage payment challenges **due to Coronavirus pandemic (COVID-19)**, please complete and submit this application, along with the required documentation, to Habitat for Humanity of Fulton County, Ohio via mail: PO Box 333, Delta OH 43515, or online: director@habitatfco.org. We will contact you to acknowledge receipt and let you know if you need to send additional information or documents.

Information you provide will help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact Habitat at director@habitatfco.org or 419-335-7000.

Please review the **Understanding Forbearance** section on page 2.

Borrower Information

Borrower's name: _____

Social Security Number: _____

E-mail address: _____

Primary phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Alternate phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Co-borrower's name: _____

Social Security Number: _____

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: ☐ Owner 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, monthly dues: \$ _____

Hardship Information

The COVID-19 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)

Understanding Forbearance

The Board of Directors of Habitat for Humanity of Fulton County, Ohio may approve a short-term discretionary forbearance plan if the ability to pay your mortgage is directly affected by the Coronavirus (COVID-19) pandemic.

What is a Forbearance Plan?

A forbearance plan is an agreement that allows borrowers experiencing a temporary hardship to make a reduced mortgage payment or no mortgage payment at all during the forbearance plan's term.

Terms of the forbearance, amount of payment and repayment after hardship will be determined by Habitat for Humanity of Fulton County, Ohio within federal and state regulations regarding ability to pay/repay. Proof of hardship, income and expense documentation must be included with your application in order to determine terms.

Forbearance is a temporary solution that is only appropriate for a short-term financial crisis. Although not reported to credit reporting agencies, your mortgage account will remain delinquent during forbearance and a re-payment plan will be required in the terms of any forbearance offered.

For this reason, Habitat recommends making every effort to make your mortgage payments if possible.

Possible Terms of Forbearance:

During forbearance term, Habitat for Humanity (lender/servicer) agrees to:

- Waive late fees otherwise incurred
- Not report delinquencies due to COVID-19 hardship to credit reporting agencies
- Not pursue, initiate or otherwise cause legal action that may result in foreclosure due to COVID-19 hardship delinquencies
- Review applicant documentation for ability to pay and offer a monthly payment that fits each situation
 - Payments could be reduced, escrow-only or zero
- Work with homeowner to devise re-payment plan at end of forbearance term
- Provide educational mentoring and/or financial classes to affected homeowners

During forbearance term, Homeowner(s) agree to:

- Provide truthful and accurate documentation with application and during forbearance term as requested
 - This includes any stimulus income, unemployment income and tax return funding anticipated
- Accept and adhere to payment revision if offered
- Participate in mentoring/educational/financial classes if required during re-payment term
- Make all payments and bring account current in agreed-upon re-payment term

If forbearance is deemed appropriate for your situation, a Forbearance Agreement will be sent to you for signature(s) and must be returned by deadline given at that time.

Although Habitat for Humanity of Fulton County, Ohio is empathetic to the hardships this pandemic may cause, forbearance is not guaranteed. Habitat for Humanity of Fulton County, Ohio may determine that your ability to pay your mortgage is adequate and thus decline forbearance. It is in your best interest to continue paying your bills, adjusting your budget if necessary during this difficult time for everyone.

Borrower Income

Please enter all borrower income amounts in middle column.

TOTAL MONTHLY INCOME	AMOUNT	REQUIRED DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<input type="checkbox"/> Most recent pay stub and documentation of year-to-date earnings if not on pay stub OR <input type="checkbox"/> Three most recent bank statements showing income deposit amounts
Self-employment income	\$	<input type="checkbox"/> Three most recent bank statements showing self-employed income deposit amounts OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit/loss statement OR <input type="checkbox"/> Most recent complete and signed business tax return OR <input type="checkbox"/> Most recent complete and signed individual federal income tax return
Unemployment benefit income	\$	<input type="checkbox"/> Determination Letter
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<input type="checkbox"/> Three most recent bank statements showing deposit amounts OR <input type="checkbox"/> Award letters or other documentation showing the amount and frequency of the benefits
Non-taxable Social Security or disability income	\$	<input type="checkbox"/> Three most recent bank statements showing deposit amounts OR <input type="checkbox"/> Award letters or other documentation showing the amount and frequency of the benefits
Rental income (rents received, less expenses other than mortgage expense)	\$	<input type="checkbox"/> Three most recent bank statements demonstrating receipt of rent OR <input type="checkbox"/> Three most recent deposited rent checks
Investment or insurance income	\$	<input type="checkbox"/> Three most recent investment statements OR <input type="checkbox"/> Three 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)	\$	<input type="checkbox"/> Three most recent bank statements showing receipt of income OR <input type="checkbox"/> 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:	\$



Budget Spreadsheet

Include all expenses and list any not already itemized.

EXPENSES	AMOUNT	EXPENSE	AMOUNT
Mortgage		DEBTS/LOANS	
Gas Utility		AUTO/VEHICLE LOANS	
Electric Utility		Car Payment 1	
Water/Sewer Utility		Car Payment 2	
Trash		Other	
Phone/Mobile		CREDIT CARDS	
Internet		Credit Card 1	
ENTERTAINMENT SERVICES		Credit Card 2	
TV Services (DISH, DirectTV, etc.)		Credit Card 3	
Netflix, Hulu, etc.		Credit Card 4	
Xbox, Gaming Services		Credit Card 5	
Music Services		RENT-TO-OWN	
Other		RTO Agreement 1	
INSURANCE		RTO Agreement 2	
Auto Insurance		RTO Agreement 3	
Renter's Insurance		STUDENT LOANS	
Life/Health/Disability, Etc.		Student Loan 1	
Other		Student Loan 2	
FOOD/TOILETRIES		Student Loan 3	
Groceries (monthly amount spent)		Student Loan 4	
Eating Out (monthly amount spent)		Student Loan 5	
School lunches		PAYDAY LOANS	
Other		PayDay Loan 1	
Daycare/Childcare/Babysitting		PayDay Loan 2	
Baby Care		PayDay Loan 3	
Gasoline		OTHER LOANS/DEBT (list)	
Pet Care			
Cigarettes, etc.			
Services (Hair Care, Nails, etc.			
Entertainment			
Hobbies		COLLECTION DEBT (list)	
EDUCATION			
Books/Supplies			
Tuition			
Child Support Paid			
Alimony Paid			
OTHER EXPENSES NOT LISTED			

Documents Checklist

Provide Copies of Documents (all required for review) and Application:

	DOCUMENT NEEDED AND QUANTITY	NOTES		"X" ONLY IF APPLICABLE
	This Year's Income Tax Return (2020 filing)	2 main pages with income/refund only		No return filed
	Last 3 months financial statements	Checking, savings, investment, trust, etc.		No accounts
	Last month of pay stubs	All household members 18 years & older		No employment*
	Social Security and Disability Benefits	All household members		No benefits
	SNAP/food stamps/cash assistance	Determination Letter		No assistance
	Alimony and/or Child Support Income	*provide ONLY if you wish to use as income source		None/Not Using
	All other sources of Income			No other income
	Application	Completely filled out and signed by all parties		
	Stimulus Income letter	Letter to be sent in April stating amount to be received		Not eligible
	Current month statements of all expenses	As listed on budget sheet		

*If no employment and you applied for Unemployment benefits, provide determination letter.

If hardship is caused by lay off or reduced hours of employment, provide letter from employer.

*Please provide explanation of any applicable situations not included so your application is not delayed.
Contact the Habitat office with any questions during this process. We are here to help!*

Additional Info: Provide any additional information you want included:

Borrower Certification and Agreement

1. I certify and acknowledge that all 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.*
8. I understand that my servicer upholds all privacy requirements in regards to collecting my information for the purposes outlined in this application.

* An authorized third party may include, but is not limited to, a Habitat mentor, 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 Habitat for Humanity of Fulton County, Ohio via mail:

PO Box 333, Delta OH 43515, or online: director@habitatfco.org. We will contact you 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.

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