

UNIFORM BORROWER ASSISTANCE

If you are experiencing a temporary or long term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) information on the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency, and (7) information concerning other liens. If any, on your property.

On Page 9 you must disclose information about **all** of your income, expenses and assets. Page 9-10 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 8, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506-T; (3) required income documentation, (4) required hardship documentation; (5) signed previous year's tax returns; and (6) proof of residency (utility bill, etc.).

*If you have filed bankruptcy or received a discharge in bankruptcy, this letter constitutes neither a demand for payment nor a notice of personal liability. Any negotiations or arrangements entered into do not constitute a waiver of your discharge, an attempt to collect against you personally or an attempt to revive your personal liability for the debt.

Fifth Third Bank, Member FDIC.  Equal Housing Lender.

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Loan I.D. Number 0407175454

Financial Institution Fifth Third Bank

BORROWER

CO-BORROWER

BORROWER'S NAME

Michael Bishop

SOCIAL SECURITY NUMBER

376-88-8095

DATE OF BIRTH

1/25/1965

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

(517) 775-4916

CO-BORROWER'S NAME

Celeste Bishop

SOCIAL SECURITY NUMBER

383-92-7587

DATE OF BIRTH

4/17/1967

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

(517) 974-1118

I want to:

☒ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

The property is my:

☒ My Primary Residence ☐ A Second Home ☐ An Investment

The property is currently:

☒ Owner Occupied ☐ Renter occupied ☐ Vacant

MAILING ADDRESS

8607 Carlsbad Lane, Lansing, MI 48917

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

Same

EMAIL ADDRESS

mikeb.LLPS@comcast.net

Is the property listed for sale? ☐ Yes ☒ No

If yes, what was the listing date? / /

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☒ No

Date of offer: / /

Amount of Offer: \$

Agent's Name:

Agent's Phone Number:

For Sale by Owner? ☐ Yes ☒ No

Have you contacted a credit-counseling agency for help?

☐ Yes ☒ No

If yes, please complete the counselor contact information below:

Counselor's Name:

Agency's Name:

Counselor's Phone Number:

Counselor's Email:

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☒ No

Total monthly amount: \$ _____

Name and address that fees are paid to: _____

Have you filed for bankruptcy? ☐ Yes ☒ No

If yes: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Filing Date: _____

Has your bankruptcy been discharged? ☐ Yes ☒ No

Bankruptcy case number: _____ Attorney name/phone number: _____

Hardship Affidavit

(provide a written explanation with this request describing the specific nature your hardship)

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage relief options.

Date Hardship Began is: 6/1/12

I believe that my situation is:

- ☐ Short term (under 6 months)
☐ Medium term (6 – 12 months)
☒ Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of reasons set forth below:

(Please check all that apply and submit required documentation demonstrating your hardship)

If Your Hardship is:	Then the Required Hardship Documentation is:
Unemployment	<ul style="list-style-type: none">No hardship documentation required
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">No hardship documentation required
Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control.	<ul style="list-style-type: none">No hardship documentation required
Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<ul style="list-style-type: none">Divorce decree signed by the court ORSeparation agreement signed by the court ORCurrent credit report evidencing divorce, separation, or non-occupying borrower has a different address ORRecorded quitclaim deed evidencing that the non-occupying Borrower or co- Borrower has relinquished all rights to the property
Death of a borrower or death of either the primary or secondary wage earner in the household	<ul style="list-style-type: none">Death certificate ORObituary or newspaper article reporting the death

Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> • Doctor's certificate of illness or disability OR • Medical bills OR • Proof of monthly insurance benefits or government assistance (if applicable)
Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<ul style="list-style-type: none"> • Insurance claim OR • Federal Emergency Management Agency grant or Small Business Administration loan OR • Borrower or Employer property located in a federally declared disaster area
Distant employment transfer/Relocation	<ul style="list-style-type: none"> • For active duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders. • For employment transfers/new employment: <ul style="list-style-type: none"> <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation <p>In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders)</p>
Business Failure	<ul style="list-style-type: none"> • Tax return from the previous year (including all schedules) • Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Bankruptcy filing for the business; OR <input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement.
Other: a hardship that is not covered above	<ul style="list-style-type: none"> • Written explanation describing the details of the hardship and relevant documentation.

Number of People in Household <u>3</u>					
Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$ <u>9600.00</u>	First Mortgage Payment	\$ <u>2075.00</u>	Checking Account(s)	\$ <u>150.00</u>
Overtime	\$ <u>0</u>	Second Mortgage Payment	\$ <u>400.00</u>		\$ _____
Child Support/Alimony*	\$ <u>0</u>	Homeowner's Insurance (escrow)	\$ <u>400.00</u>	Savings/Money Market	\$ <u>0</u>
Taxable SS benefits or other monthly income from annuities or retirement plans	\$ <u>0</u>	Property Taxes (escrow)	\$ <u>375.00</u>	CDs	\$ _____
Tips, Commission, bonus and self-employed income	\$ <u>0</u>	Credit Card/Installment Loan (total minimum payments)	\$ <u>1000.00</u>	Stocks/Bonds	\$ _____
Rents received	\$ <u>0</u>	Alimony/Child support	\$ <u>0</u>	Other Cash on Hand	\$ _____
Unemployment income	\$ <u>0</u>	Car payment/lease	\$ <u>500.00</u>	Other Real Estate (estimated value)	\$ _____
Food Stamps/Welfare	\$ <u>0</u>	Auto Insurance/expenses	\$ <u>300.00</u>	Other	\$ _____
Other	\$ <u>0</u>	Monthly food expenses	\$ <u>800.00</u>		
		Childcare	\$ <u>0</u>		
		Health Insurance (If not withheld from pay)	\$ <u>144.00</u>		
		Medical (co-pays & monthly expenses)	\$ <u>100.00</u>		
		Water/sewer/utilities/telephone	\$ <u>1200.00</u>		
		Life Insurance premiums (not withheld from pay)	\$ <u>100.00</u>		
Total Gross	\$ <u>9600.00</u>	Total Household Expenses and Payments	\$ <u>7394.00</u>		
Any other liens (mortgage liens, mechanics liens, tax liens, etc.)					
Lien Holder's Name		Balance and Interest Rate		Loan Number	
				Lien Holder's Phone Number	
*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.					
<input checked="" type="checkbox"/> Do you earn a salary or hourly wage? For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days earnings and documentation reflecting year-to-date earnings, if not reported on the paystub(s) (e.g. signed letter or printout from employer).			<input type="checkbox"/> Are you self-employed? For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business activity		

Do you have any additional sources of income?

Provide for each borrower as applicable:

"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:

- Reliable third-party documentation describing the nature of the income (e.g., employment contract or printouts documenting tip income).

Social Security, disability or death benefits, pension, public assistance, or adoption assistance:

- Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and
- Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

Rental income:

- Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property, if applicable; or
- If rental income is not reported on Schedule E – Supplemental Income and loss, provides a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

Investment income:

- Copies of the two most recent investment statements or bank statements supporting receipt of income.

Alimony, child support, or separation maintenance payments as qualifying income:*

- Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and
- Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

Borrower ☒ I do not wish to furnish this information

Co-Borrower ☒ I do not wish to furnish this information

Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Ethnicity: ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African-American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Race: ☐ American Indian or Alaska Native
☐ Asian
☐ Black or African-American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex: ☐ Female
☐ Male

Sex: ☐ Female
☐ Male

This request was taken by:

- ☐ Face-to-face interview
☐ Mail
☐ Telephone
☐ Internet

Interviewer's Name (print or type) & ID Number

Interviewer's Signature

Date

Interviewer's Phone Number (include area code)

Interviewer's Fax Number (include area code)

Name/Address of Interviewer's Employer

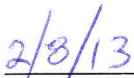
Interviewer's email address

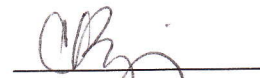
Borrower/Co-Borrower Acknowledgement and Agreement

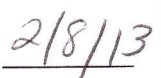
I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The 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.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I am not previously required to pay escrow, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This 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. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them: and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. As required by the Consumer Financial Protection Bureau, I authorize Fifth Third Bank to provide copies of all information provided by me, in relation to my request for hardship assistance, to all other lien holders.
11. By providing my telephone number, I authorize Fifth Third Bank, to contact me at such number, including but not limited to, calls placed to my cellular phone using an automated dialing device, calls using prerecorded messages and/or SMS text messages, regarding any current or future loans owned or serviced by Fifth Third Bank.


Borrower Signature


Date


Co-Borrower Signature


Date

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