

Purpose

Servicers of conventional MPF Traditional loans must use this form when recommending a workout option for the Borrower.

Preparation

- **When** – The Servicer must complete the form when recommending a workout option for a Borrower.
- **Who** - This form must be completed by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete this form and has authority to certify to the truthfulness and accuracy of the information on this form
- **How** – The attached form is provided as a job aid and should be used for informational purposes only. To complete this form Servicers must access it through eMAQCS®plus.
 - **Complete ONLY Sections 1 and 3 for all COVID-19 related forbearance, repayment and deferment plans.**
 - **Complete ONLY Sections 2 and 3 for all other workout plans (including ALL loan modifications, short sales, deed in lieu, and non-COVID-19 related forbearance and repayment plans).**
- **Attachments** – The completed form must be accompanied by the following documentation:
 - For all COVID-19 related forbearance, repayment and deferment plans:
 1. Workout Worksheet
 2. Borrower Hardship Certification (Form SG402) if applicable
 3. Copy of the unsigned/proposed agreement or plan
 4. COVID-19 Payment Deferral Worksheet (Appendix B) (COVID-19 Deferment plan only)
 5. 1 year Borrower payment history (COVID-19 Deferment plan only)
 - For **all** other workout plans (including ALL loan modifications, short sales, deed in lieu, and non-COVID-19 related forbearance and repayment plans):
 1. Workout Worksheet
 2. Insurer Approval Letter, if applicable
 3. Borrower Hardship Certification (Form SG402)
 4. Pay Stubs
 5. Bank Statements
 6. Tax Returns
 7. Credit Report
 8. 4506-T and Tax Transcripts from IRS* (*for Temporary Loan Payment Modifications only*)
 9. Any other documentation to support the Borrower's financial information
 10. Brokers Price Opinion/property valuation ("as is" value) (*for short sales and deeds-in-lieu of foreclosure only*)
 11. Contract of Sale (*for short sales only*)
 12. Payoff Statement (*for short sales only*)
 13. Listing Agreement (*for short sales only*)
 14. Title Search/Report (*for deeds-in-lieu of foreclosure only*)

* Effective February 1, 2021, PFIs must ensure a properly completed IRS Form 4506-C, instead of a Form 4506-T, is in every mortgage loan file delivered into the program. (See Exhibit T-X for an example of a completed 4506-C).

Workout Worksheet (Form SG354) – Job Aid

Submission

- **When** – The Servicer must submit the completed form when all supporting documentation is obtained.
- **How** – The official form must be completed and any supporting documentation must be submitted through eMAQCS® plus at <https://eMAQCS.covius.com>.
- **To Whom** – The completed form and supporting documentation must be submitted to the MPF Provider. The Servicer should retain a copy of the completed form and supporting documentation for their own records.

Assistance

- Please email the MPF Provider at MPFdefaultservicing@fhlbc.com for any questions or assistance needed in completing the form.

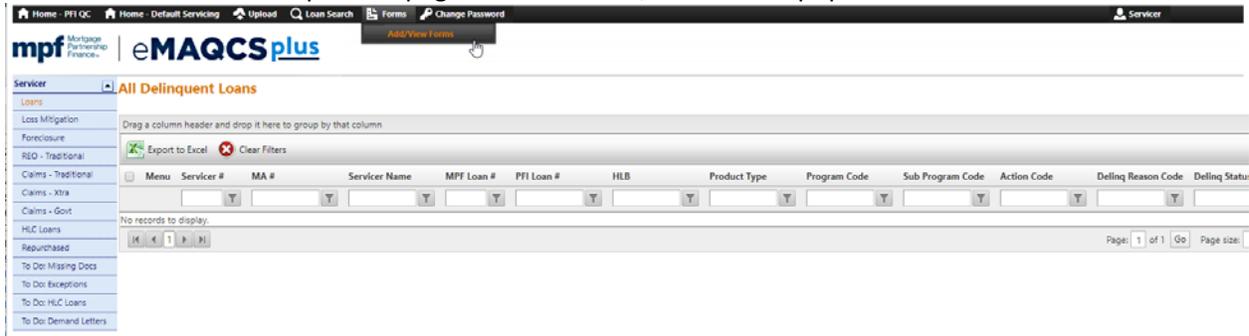
Helpful Hints

- Any Borrower requests/exceptions that are outside of the MPF Guide provisions must be submitted with any/all supporting documentation to support such request.
 - Servicers are required to provide express consent from the taxpayers as permitted by applicable law, this includes the Taxpayer First Act.
 - Any form that is incomplete or not submitted with all supporting documentation will be returned to the Servicer.
 - Under Sale Offer, the accrued interest is through the projected closing date. The Servicer must provide the date interest is figured through.
 - For temporary loan modifications, the eligibility requirements in MPF Traditional Servicing Guide Chapter 9 must be met.
 - For COVID-19 payment deferral plans, Servicers must ensure the terms on the COVID-19 deferral agreement mirror the terms on the COVID-19 Payment Deferral Worksheet (Appendix B).
-

Workout Worksheet (Form SG354) – Job Aid

eMAQCS®plus Form Job Aid

Step 1 - Create a new SG-354 form in eMAQCS®plus. On the main screen roll your cursor over Forms in the black ribbon at the top of the page and when Add/View Forms populates click it.



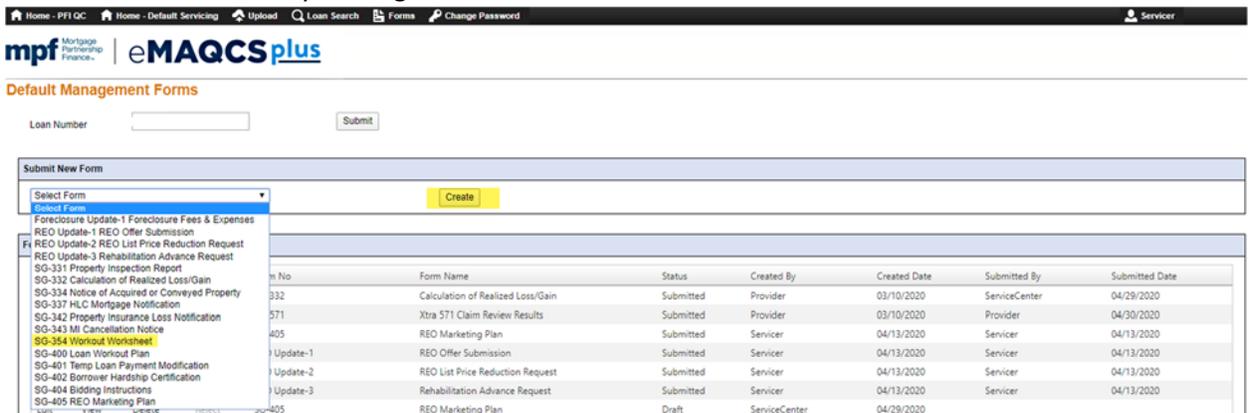
The screenshot shows the eMAQCSplus main interface. At the top, there is a navigation bar with 'Home', 'PFI QC', 'Home - Default Servicing', 'Upload', 'Loan Search', 'Forms', and 'Change Password'. The 'Forms' menu is highlighted, and a dropdown arrow is pointing to it. Below the navigation bar, the 'mpf' logo is visible, followed by 'eMAQCSplus'. The main content area shows a sidebar with 'All Delinquent Loans' selected. The main table area is currently empty, displaying 'No records to display.' and pagination controls for 'Page: 1 of 1'.

Step 2 - On the screen that populates next enter the MPF loan number into the box and click submit.



The screenshot shows the 'Default Management Forms' screen. At the top, there is a navigation bar with 'Home', 'PFI QC', 'Home - Default Servicing', 'Upload', 'Loan Search', 'Forms', and 'Change Password'. The 'Forms' menu is highlighted. Below the navigation bar, the 'mpf' logo is visible, followed by 'eMAQCSplus'. The main content area shows a 'Loan Number' input field and a 'Submit' button. A red arrow points to the 'Loan Number' input field, and a red text box next to it says 'Enter MPF Loan Number Here'.

Step 3 - On the screen that populates next, click the dropdown arrow in the box titled Select Form. Select the SG-354 form by clicking on it and then click create.



The screenshot shows the 'Submit New Form' screen. At the top, there is a navigation bar with 'Home', 'PFI QC', 'Home - Default Servicing', 'Upload', 'Loan Search', 'Forms', and 'Change Password'. The 'Forms' menu is highlighted. Below the navigation bar, the 'mpf' logo is visible, followed by 'eMAQCSplus'. The main content area shows a 'Loan Number' input field and a 'Submit' button. Below the input field, there is a 'Select Form' dropdown menu. The dropdown menu is open, showing a list of forms. The 'SG-354 Workout Worksheet' form is selected. A 'Create' button is visible next to the dropdown menu. Below the dropdown menu, there is a table with columns: 'Form No', 'Form Name', 'Status', 'Created By', 'Created Date', 'Submitted By', and 'Submitted Date'. The table contains several rows of data, including 'SG-332 Calculation of Realized Loss/Gain', 'SG-337 HLC Mortgage Notification', 'SG-342 Property Insurance Loss Notification', 'SG-343 MI Cancellation Notice', 'SG-354 Workout Worksheet', 'SG-400 Loan Workout Plan', 'SG-401 Temp Loan Payment Modification', 'SG-402 Borrower Hardship Certification', 'SG-404 Bidding Instructions', and 'SG-405 REO Marketing Plan'.

Workout Worksheet (Form SG354) – Job Aid

The SG-354 form will populate below. Note that there are three tabs. A **Form** tab, a **Document** tab and an **Instructions** tab. Click on each tab to bring you to a different page of the form.

Submit New Form

SG-354 Workout Worksheet Create

Forms										
				Form No	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
Edit	View	Delete	Reject	SG-332	Calculation of Realized Loss/Gain	Submitted	Provider	03/10/2020	ServiceCenter	04/29/2020
Edit	View	Delete	Reject	SG-571	Xtra 571 Claim Review Results	Submitted	Provider	03/10/2020	Provider	04/30/2020
Edit	View	Delete	Reject	SG-405	REO Marketing Plan	Submitted	Servicer	04/13/2020	Servicer	04/13/2020
Edit	View	Delete	Reject	REO Update-1	REO Offer Submission	Submitted	Servicer	04/13/2020	Servicer	04/13/2020
Edit	View	Delete	Reject	REO Update-2	REO List Price Reduction Request	Submitted	Servicer	04/13/2020	Servicer	04/13/2020
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Submitted	Servicer	04/13/2020	Servicer	04/13/2020
Edit	View	Delete	Reject	SG-332	Calculation of Realized Loss/Gain	Draft	ServiceCenter	04/29/2020		
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Submitted	Admin - System	05/07/2020	Admin - System	05/07/2020
Edit	View	Delete	Reject	SG-332	Calculation of Realized Loss/Gain	Submitted	Servicer	05/12/2020	Servicer	05/12/2020
Edit	View	Delete	Reject	SG-332	Calculation of Realized Loss/Gain	Draft	Servicer	05/12/2020		
Edit	View	Delete	Reject	SG-332	Calculation of Realized Loss/Gain	Draft	Servicer	05/14/2020		
Edit	View	Delete	Reject	SG-332	Calculation of Realized Loss/Gain	Draft	Admin - System	05/15/2020		
Edit	View	Delete	Reject	REO Update-1	REO Offer Submission	Draft	Servicer	05/18/2020		
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Draft	Admin - System	05/18/2020		
Edit	View	Delete	Reject	SG-331	Property Inspection Report	Draft	Admin - System	07/07/2020		
Edit	View	Delete	Reject	Foreclosure Update-1	Foreclosure Fees & Expenses	Draft	Servicer	07/15/2020		
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Submitted	Servicer	07/15/2020	Servicer	07/16/2020
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Draft	Servicer	07/16/2020		

The SG-354 Form With Three Tabs Populates Below

Workout Worksheet

Form Document Instructions

SG-354

Workout Worksheet (Form SG354)

Helpful Hint - If this is your first time using the SG-354 form it is good practice to click on the **Instructions** tab which provides direction on when to complete the form and what information and documents need to be included in the form. These instructions are also located in the first page of this document.

				Form No	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Draft	Servicer	02/28/2021	Servicer	02/28/2021
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Draft	Servicer	02/28/2021	Servicer	02/28/2021
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Draft	Servicer	02/28/2021	Servicer	02/28/2021

Workout Worksheet

Form Document Instructions

FormSG354.pdf

1 / 7 | 100% +

Workout Worksheet (Form SG354) **mpf** Mortgage Partnership Finance, LLC

Instructions Page

Purpose

Servicers of conventional MPF Traditional loans must use this form when recommending a workout option for the Borrower.

Preparation

- When** – The Servicer must complete the form when recommending a workout option for a Borrower.
- Who** - This form must be completed by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete this form and has authority to certify to the truthfulness and accuracy of the information on this form
- How** – The attached form is provided as a job aid and should be used for informational purposes only. To complete this form Servicers must access it through eMAQCS*Plus.
 - Complete **ONLY Sections 1 and 3** for all **COVID-19 related forbearance, repayment and deferment plans.**
 - Complete **ONLY Sections 2 and 3** for all other workout plans (including **ALL** loan modifications, short sales, deed in lieu, and non-COVID-19 related forbearance and repayment plans).
- Attachments** – The completed form must be accompanied by the following documentation:
 - For all COVID-19 related forbearance, repayment and deferment plans:
 - Workout Worksheet
 - Borrower Hardship Certification (Form SG402) if applicable
 - Copy of the signed/recorded agreement or plan

Workout Worksheet (Form SG354) – Job Aid

Step 4 – How to complete the Form Sections 1 (if applicable), Section 2 (if applicable) and Section 3.

Select the **Form** tab, which is a system interface page that allows you to complete your SG-354 within the system. Beginning February 2021 the SG-354 form is divided into 3 sections to accommodate the new flexibilities described in [MPF Announcement 2021-10](#) for loss mitigation options for loans where the hardship is caused by COVID-19.

Section 1

When the loss mitigation request is COVID-19 related, Section 1 must be completed. Servicer must first select one of three radio buttons to indicate whether the loss mitigation option is one of the following:

- COVID-19 Forbearance Extension
- COVID-19 Repayment Plan
- COVID-19 Payment Deferral

The Servicer must then select one of two radio buttons indicating whether one of the following is true:

- The above selected workout is acceptable to the MI (Mortgage Insurance) Company
- The loan is not subject to MI.

It is important to note that if the Servicer selects the radio button indicating that the workout is acceptable to the MI company they are attesting that they have received approval for the loss mitigation option from the MI company.

If the radio buttons in Section 1 are completed the Servicer may skip Section 2 and move forward to Section 3.

The information in the fields with the green frames is will be pre-filled by the system.

Workout Worksheet

Form Document Instruction

SG-354

Workout Worksheet (Form SG354)

PFI / Servicer Information

PFI Number: [Pre-filled] Servicer Name: [Pre-filled]

SECTION 1 – COVID-19 related forbearance, repayment and deferral plans ONLY

MPF Loan Number: [Pre-filled] Borrower Name: [Pre-filled]

Property Address: [Pre-filled]

Extension of Forbearance Plan (provide Borrower Hardship Certification (Form SG402) and copy of the unsigned/proposed agreement or plan)

Repayment Plan of more than 3 months (provide Borrower Hardship Certification (Form SG402) and copy of the unsigned/proposed agreement or plan)

COVID-19 Payment Deferral Plan (provide Borrower Hardship Certification (Form SG402), COVID-19 Payment Deferral Worksheet (Appendix B), 1 year Borrower payment history and copy of the unsigned/proposed agreement or plan)

Servicer has confirmed:

Workout is acceptable to MI Company; or

No MI on loan

Workout Worksheet (Form SG354) – Job Aid

Section 2

Section 2 must be completed when the loss mitigation option selected is a Non-COVID 19 Forbearance Extension or Repayment Plan beyond the 3 month term or Temporary Loan Payment Modification, Short Sale for Deed-In-Lieu. The fields highlighted in red must be filled out.

It is important to note that only fields requiring numerical data should be filled out with numerical data only. For example, the unpaid Principal Balance field below will only accept numbers. Additionally, when entering figures into the number fields please do not include commas in the numbers. For example, if the unpaid principal balance is \$50,000 please enter 50000. Or if it is \$50,000.30 please enter 50000.30.

Household Assets

Asset Type	Amount
Checking Account(s)	\$ 5000.30
	\$

If the loan is subject to PMI the name of the PMI company must be included in the field to the right of PMI Company.

SECTION 2 – ALL other workout plans (including ALL loan modifications, short sales, deed in lieu, and non-COVID-19 related forbearance and repayment plans)

Loan Information

Loan status: Current Delinquent In Foreclosure

If loan is in Foreclosure, provide the Foreclosure sale date (if one has been scheduled):

Occupancy Status: Owner Occupied Tenant Vacant / Abandoned

PMI Company:

Unpaid Principal Balance: Next Payment Due:

In the below screen please note that if the box for has the borrower filed for bankruptcy is checked Yes, then the bankruptcy fields below it must be filled out.

Has Borrower filed for bankruptcy? Yes No

• If "yes", which one? Chapter 7 Chapter 13 Other:

• Bankruptcy status: Active Dismissed (Date): Discharged (Date):

• Has loan been reaffirmed?: Yes No

• If applicable, has bankruptcy trustee agreed to the terms? Yes No

All of the fields highlighted in red must be completed, the system will accept 0 if there is not a specific amount for the field. The system will calculate the amount in the Total Monthly Income, Total Monthly Expenses and Debt and Total Assets Field. However you will have to fill out the total debt-to-income ratio.

Workout Worksheet (Form SG354) – Job Aid

Workout Worksheet

Form Document Instruction

SECTION 2 – ALL other workout plans (including ALL loan modifications, short sales, deed in lieu, and non-COVID-19 related forbearance and repayment plans)

Loan Information

Loan status: Current Delinquent In Foreclosure

If loan is in Foreclosure, provide the Foreclosure sale date (if one has been scheduled):

Occupancy Status: Owner Occupied Tenant Vacant / Abandoned

PMI Company:

Unpaid Principal Balance: Next Payment Due:

Product Information

This form is for the MPF Traditional product only.

Borrower Hardship

Date Servicer Received Request Package from Borrower:

Workout Option Requested (select one):

Forbearance Plan Repayment Plan Payment Deferral Plan

Temporary Loan Payment Modification Short Sale Deed-in-Lieu

Hardship Reason (select one):

Death of Borrower/Family Member Incarcerated Catastrophe/Natural Disaster

Illness of Borrower/Family Member Relocation (personal or job related) Environmental Hazard

Permanent Disability Business Failure Other

Unemployment Excessive Credit Obligation

Permanent Reduced Income Domestic Difficulties

Temporary Reduced Income Property Devaluation

Has Borrower filed for bankruptcy? Yes No

• If "yes", which one? Chapter 7 Chapter 13 Other:

• Bankruptcy status: Active Dismissed (Date): Discharged (Date):

• Has loan been reaffirmed? Yes No

• If applicable, has bankruptcy trustee agreed to the terms? Yes No

Review of Borrower's Financial Information

Monthly Household Income

Income Type	Amount
Gross Wages	\$ <input type="text"/>
Tips/Commission/Bonus/Overtime Income	\$ <input type="text"/>
Self-Employment Income	\$ <input type="text"/>
Rental Income	\$ <input type="text"/>
Taxable Income from Social Security, Annuities, or Retirement Plan	\$ <input type="text"/>
Child Support/Alimony (This income is not required to be provided if Borrower chooses not have it considered.)	\$ <input type="text"/>
Other Income: <input type="text"/>	\$ <input type="text"/>
Total Monthly Income	\$ <input type="text"/>

Monthly Household Expenses and Debts

Expense Type	Amount
First Mortgage PITIA	\$ <input type="text"/>
Second Mortgage PITIA, if applicable	\$ <input type="text"/>
Installment Loans/Credit Card Payments (total minimum payment per month)	\$ <input type="text"/>
Child Support/Alimony Payments (This liability is not required to be provided if Borrower chooses not to have it considered.)	\$ <input type="text"/>
Car Lease Payments	\$ <input type="text"/>
Mortgage PITIA for Other Property Owned	\$ <input type="text"/>
Other Expenses / Debts: <input type="text"/>	\$ <input type="text"/>
Total Monthly Household Expenses and Debts	\$ <input type="text"/>

Total debt-to-income ratio %

Household Assets

Asset Type	Amount
Checking Account(s)	\$ <input type="text"/>
Savings/Money Market Account	\$ <input type="text"/>
CD(s)	\$ <input type="text"/>
Stocks/Bonds	\$ <input type="text"/>
Other Cash on Hand	\$ <input type="text"/>
Estimated Value of Other Real Estate Owned	\$ <input type="text"/>
Other Assets: <input type="text"/>	\$ <input type="text"/>
Total Assets	\$ <input type="text"/>

Workout Worksheet (Form SG354) – Job Aid

In addition to all of fields highlighted in red on the previous page, when the loss mitigation option selected is a **Deed-in-Lieu** all of the fields that are highlighted in **yellow** below must also be completed. Even if No is selected for property listed the How Long has Property been Listed field must be completed. The system will accept 0 to indicate that the property has not been listed.

Deed-in-Lieu

Market Value – Short Sale and Deed-in-Lieu of Foreclosure Only

For short sale and deed-in-lieu of foreclosure requests, complete the following information:

Broker's Price Opinion (BPO): \$	<input type="text"/>	Date of BPO:	<input type="text" value="mm/dd/yyyy"/>
Original Appraised Value: \$	<input type="text"/>	Date of Appraisal:	<input type="text" value="mm/dd/yyyy"/>

Property Listing

Property Listed: Yes No

How Long Has Property Been Listed:

In addition to all of the fields highlighted in red on the previous page, when the loss mitigation option selected is a **Short Sale** all of fields highlighted in **purple** below must also be completed. Even if No is selected for property listed the How Long has Property been Listed field must be completed. The system will accept 0 to indicate that the property has not been listed. The system will not calculate the amount in the Subtotal and Estimated Loss field, you will have to fill out the Subtotal and Estimated Loss fields.

Short Sale

Market Value – Short Sale and Deed-in-Lieu of Foreclosure Only

For short sale and deed-in-lieu of foreclosure requests, complete the following information:

Broker's Price Opinion (BPO): \$	<input type="text"/>	Date of BPO:	<input type="text" value="mm/dd/yyyy"/>
Original Appraised Value: \$	<input type="text"/>	Date of Appraisal:	<input type="text" value="mm/dd/yyyy"/>

Property Listing

Property Listed: Yes No

How Long Has Property Been Listed:

Sales Offer – Short Sale

For short sale requests only, complete the following information:

Date of Offer:	<input type="text" value="mm/dd/yyyy"/>	Amount of Offer: \$	<input type="text"/>
Date Offer Expires:	<input type="text" value="mm/dd/yyyy"/>	Projected Closing Date:	<input type="text" value="mm/dd/yyyy"/>

Unpaid Principal Balance		+ <input type="text"/>
Accrued Interest As of Date: <input type="text" value="mm/dd/yyyy"/>		+ <input type="text"/>
Total Closing Costs		- <input type="text"/>
• Commission: \$ <input type="text"/> and <input type="text"/> %		
• Discount Points: <input type="text"/>		
• Other Costs: <input type="text"/>		
Expenses Advanced by Servicer		+ <input type="text"/>
Subtotal		= <input type="text"/>
Borrower Contribution		- <input type="text"/>
Net Proceeds (Sale) as listed on Closing Disclosure		- <input type="text"/>
Estimated MI Claim Amount		- <input type="text"/>
Estimated Loss		= <input type="text"/>

Workout Worksheet (Form SG354) – Job Aid

Section 3

All of the below fields highlighted in red below must be completed.

If you are requesting a Forbearance Extension, in the Recommended Workout Terms field below please list the months that the loan was previously subject to forbearance as well as the months you are seeking the forbearance extension for and state the total number of months included in the forbearance. For example, “Loan was subject to forbearance for 4/2020, 5/2020 and 6/2020, seeking a forbearance extension for 7/2020, 8/2020 and 9/2020 for a total forbearance term of 6 months”.

The Title field currently has a character limit, when entering your title it is best to create an acronym out of the first letters of your title.

[\[Go to Section 3\]](#)

SECTION 3 – ALL WORKOUTS

Servicer's Comments and Recommendations

The servicer makes the following workout recommendation:

Recommended Workout Terms (e.g. monthly payment amount, length of plan, borrower contribution amount):

Additional comments:

Attachments/Supporting Documentation

Are supporting documents attached? Yes No

List any supporting documents and/or any missing documents and provide an explanation for any missing documents:

Employee Information

By submitting this form, I certify that the information contained herein is true and accurate

Printed Name of Employee Submitting Form:

Title:

Phone Number:

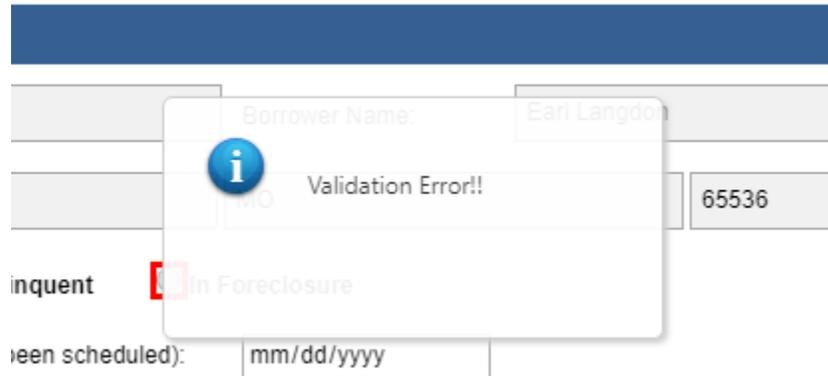
Email:

Date Completed:

Workout Worksheet (Form SG354) – Job Aid

Step 5 - How to save the form in draft status.

It is best practice to click the **Save as Draft** button highlighted in yellow above prior to submitting your form. If any of the required information is missing will get the below error message. If this error message populates please review the form for fields highlighted in red and complete those fields with the appropriate information.

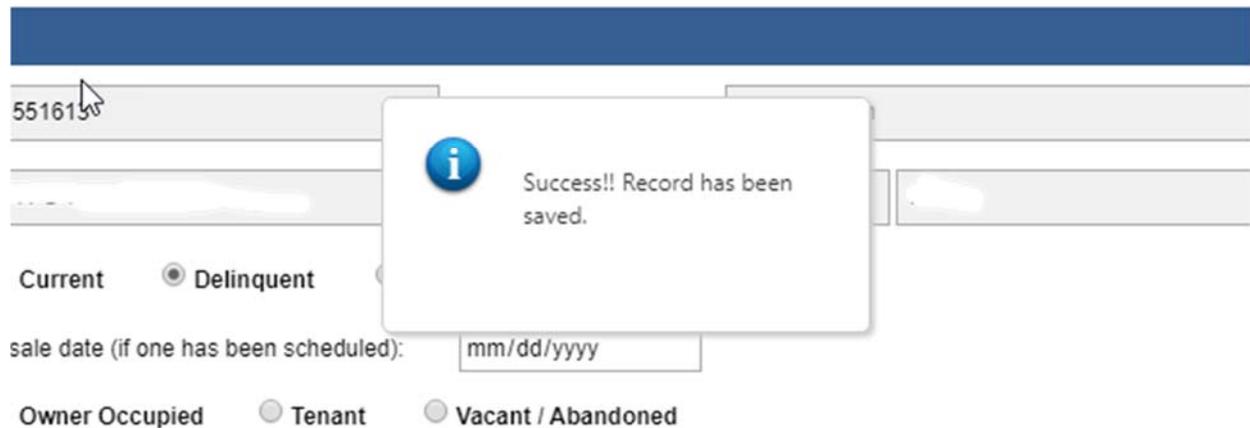


A screenshot of a web form with a blue header. Below the header, there are several input fields. A white pop-up box with a blue information icon and the text "Validation Error!!" is centered over the form. The error message is positioned over a field labeled "In Foreclosure" which has a red border. Other visible fields include "Borrower Name: Earl Langdon", a field with the value "65536", and a date field labeled "been scheduled):" with a placeholder "mm/dd/yyyy".

Please note that if all of the required fields are not successfully completed and the below message of success does not populate, if the user leaves the Form tab of the form or the system times out all information previously entered will be lost.



A screenshot of a web form showing a success message. A white pop-up box with a blue information icon and the text "Success!! Record has been saved." is centered over the form. Below the message, there are two input fields: one labeled "Servicer Name:" and another empty field.

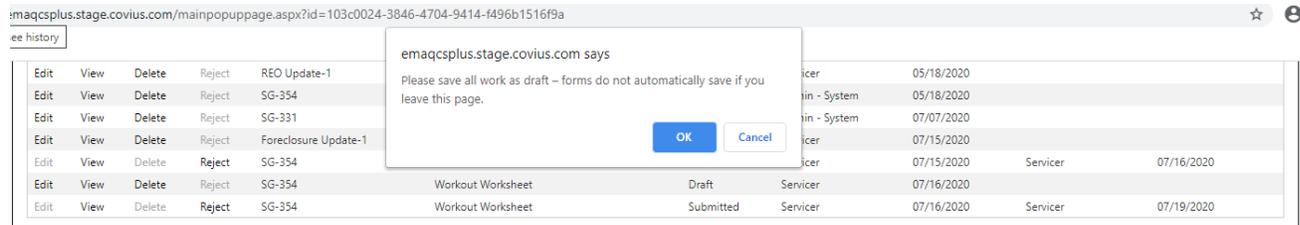


A screenshot of a web form showing a success message. A white pop-up box with a blue information icon and the text "Success!! Record has been saved." is centered over the form. Below the message, there are several input fields and radio buttons. Visible fields include "551615", "sale date (if one has been scheduled):" with a placeholder "mm/dd/yyyy", and radio buttons for "Current", "Delinquent", "Owner Occupied", "Tenant", and "Vacant / Abandoned".

Workout Worksheet (Form SG354) – Job Aid

Step 6 - How to attach supporting documents to the Form.

Once the form has been filled out supporting documentation can be added to the **Document** tab highlighted in yellow below. When you click on the **Document** tab a warning message will populate telling you to please save all work as draft-forms do not automatically save if you leave this page. **If all of the required fields are not successfully completed on the Form tab, and the above message of success does not populate, and the user clicks OK all information previously entered into the form will be lost.** If all information on the Form tab has been successfully completed click OK to move to the **Document** tab.

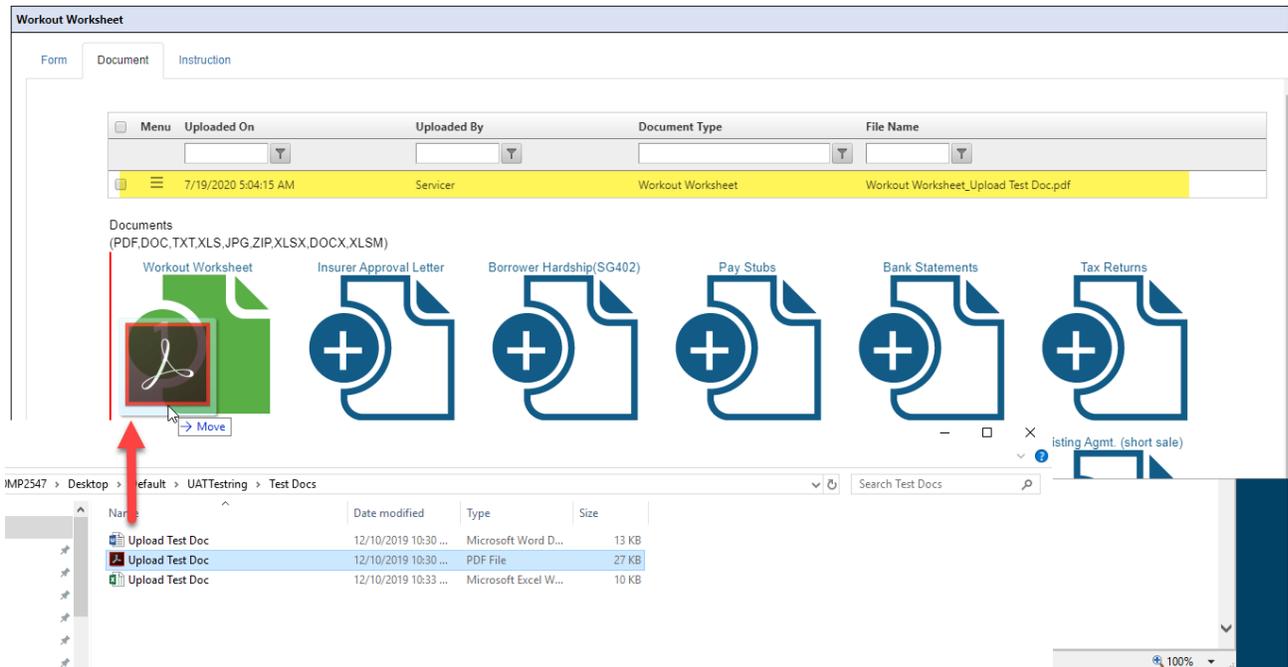


The screenshot shows the "Workout Worksheet" form interface. At the top, there are three tabs: "Form", "Document" (highlighted in yellow), and "Instruction". Below the tabs, there is a section titled "Household Assets" with a table. The table has two columns: "Asset Type" and "Amount".

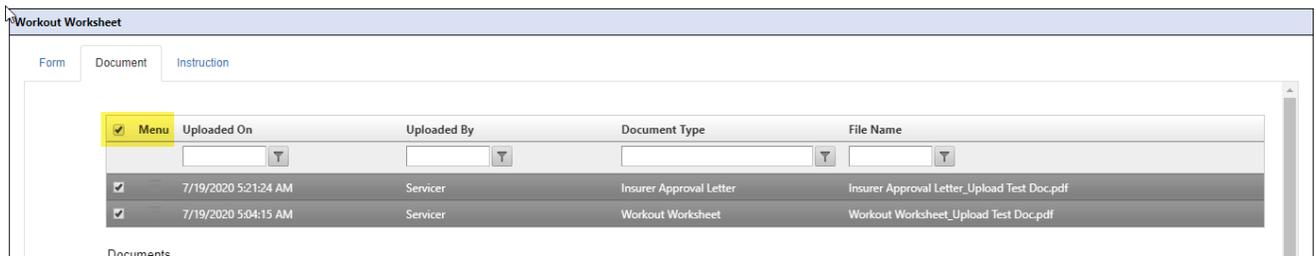
Asset Type	Amount
Checking Account(s)	\$ 3000 \$ 0
Savings/Money Market Account	\$ 0
CD(s)	\$ 0
Stocks/Bonds	\$ 0
Other Cash on Hand	\$ 0

There are two ways to upload supporting documents into the **Document** tab. The first is to drag and drop the file to the **Document** tab. To do this find the document in the location where you have it saved, select the document, and while continuing to hold the mouse button down drag it so that your cursor with the document is hovering over one of the blue and white or green icons in the **Document** tab. Release the mouse button when document is over the icon in which you want to place it. The icon will turn green and a row with the name of the document will populate (as indicated in the yellow highlighted area) to indicate that you have successfully saved the document to the **Document** tab.

Workout Worksheet (Form SG354) – Job Aid



The second option to upload a document to the **Document** tab is to click on the checkmark to the left of Menu highlighted below. Then right click on the green or blue and white icon to open up the location of the document you wish to upload. Select the document and click open. The document will then populate in the **Document** tab. **You can upload multiple documents into one of the green or blue and white icons. The only naming convention requirement for documents being uploaded under the Document tab is that apostrophes and commas cannot be used.**



Workout Worksheet (Form SG354) – Job Aid

Step 7 - How to submit the Form successfully.

Once you are ready to submit your form, return to the **Form** tab and scroll down to the bottom of the form. Click **Submit**. If the form was not successfully submitted you will get a message that says Validation Error!! , if this error message populates please review the form for fields highlighted in red and complete those fields with the appropriate information. If successfully submitted, a message of Success!! Record Has Been Saved populates.

The screenshot shows the 'Employee Information' section of the form. It includes a certification statement: 'By submitting this form, I certify that the information contained herein is true and accurate'. Below this are several input fields: 'Printed Name of Employee Submitting Form:' with the value 'Sara Servicer', 'Title:' (empty), 'Phone Number:' with the value '1234567', 'Email:' with the value 'egross@fhbc.com', and 'Date Completed:' with the value 'mm/dd/yyyy'. At the bottom of the form are three buttons: 'Submit' (highlighted in yellow), 'Save As Draft', and 'Cancel'.

To double check the submission status of your form refresh your browser. A status of Draft as highlighted in yellow below indicates that the form is in Draft and has not yet been successfully submitted. A status Submitted as highlighted in green below indicates that the form has been successfully submitted.

Edit	View	Delete	Reject	SG-354	Workout Worksheet	Draft	Servicer	07/16/2020		
Edit	View	Delete	Reject	SG-354	Workout Worksheet	Submitted	Servicer	07/16/2020	Servicer	07/19/2020

The screenshot shows the 'Hardship Reason (select one):' section of the form. It contains a grid of radio button options for selecting a hardship reason. The 'Catastrophe/Natural Disaster' option is selected.

<input type="radio"/> Death of Borrower/Family Member	<input type="radio"/> Incarcerated	<input checked="" type="radio"/> Catastrophe/Natural Disaster
<input type="radio"/> Illness of Borrower/Family Member	<input type="radio"/> Relocation (personal or job related)	<input type="radio"/> Environmental Hazard
<input type="radio"/> Permanent Disability	<input type="radio"/> Business Failure	<input type="radio"/> Other <input type="text"/>
<input type="radio"/> Unemployment	<input type="radio"/> Excessive Credit Obligation	
<input type="radio"/> Permanent Reduced Income	<input type="radio"/> Domestic Difficulties	
<input type="radio"/> Temporary Reduced Income	<input type="radio"/> Property Devaluation	

Workout Worksheet (Form SG354) – Job Aid

Upon receipt of a borrower signed agreement for either a COVID-19 Deferral, Temporary Loan Payment Modification, Forbearance or Repayment Plan please deposit the signed agreement into the Signed Agreement icon on the Document tab of the SG-354 form that you used to submit your loss mitigation request.

The screenshot displays the 'Document' tab of the 'Workout Worksheet' form. It features a grid of document upload icons, each consisting of a blue document outline with a white plus sign in a circle. The icons are arranged in three rows. The first row contains seven icons with labels: '4506 T & Tax Transcripts', 'Broker Price Opinion', 'Contract of Sale (short sale)', 'Payoff Statement (short sale)', 'Listing Agmt. (short sale)', 'Title Search (short sale)', and 'Other Supporting Docs'. The second row contains seven icons with no labels. The third row contains one icon labeled 'Signed Agreement'. A red arrow points from the right towards the 'Signed Agreement' icon, and the text 'Place signed agreements here!' is written in red below the arrow.

Document Type	Icon
4506 T & Tax Transcripts	+
Broker Price Opinion	+
Contract of Sale (short sale)	+
Payoff Statement (short sale)	+
Listing Agmt. (short sale)	+
Title Search (short sale)	+
Other Supporting Docs	+
	+
	+
Signed Agreement	+

Place signed agreements here!