

Instructions Page

Purpose

Servicers of MPF® Traditional loans must have the Borrowers complete this form in order to be considered for certain loss mitigation option in accordance with MPF Traditional Servicing Guide Chapter 8.

Preparation

- **When:** The Servicer must have the Borrower complete the form when evaluating the Borrower for a loss mitigation option that requires prior approval.
- **Who:** This form must be completed by every Borrower on the Mortgage Loan.
- **How:** The Servicer must use their own letterhead or blank letterhead for the Borrower Hardship Certification.
- **Attachments:** The Servicer must obtain documentation from the Borrower as evidence of the hardship. The documentation must be in accordance with the requirements for the loss mitigation options in MPF Traditional Servicing Guide Chapter 8.

Submission

- **When:** The Servicer must submit the completed form when requesting approval for a loss mitigation option.
- **How:** The completed form must be uploaded to eMAQCS® Plus at <https://eMAQCS.covius.com>.
- **To Whom:** The completed form must be submitted to the MPF Provider.

The Servicer should retain a copy of the completed form for their own records.

Additional Guidance

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

Helpful Hints

When submitting this form to the MPF Provider, the Servicer should attach the Workout Worksheet (Form SG354).

Borrower Hardship Certification

Borrower Name ("I")¹ Printed: _____

Co-Borrower Name Printed: _____

Property Street Address: _____

Property City, State, Zip: _____

Servicer: _____

Loan Number: _____

In order to be considered for a loss mitigation option, I am submitting this form to the Servicer and indicating by my checkmarks the one or more events that contribute to my difficulty making payments on my mortgage loan.

Borrower Co-Borrower

<input type="checkbox"/>	<input type="checkbox"/>	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self- employed business earnings. I have provided details on the following page under "Explanation."
<input type="checkbox"/>	<input type="checkbox"/>	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, divorce or legal separation, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details on the following page under "Explanation."
<input type="checkbox"/>	<input type="checkbox"/>	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details on the following page under "Explanation."
<input type="checkbox"/>	<input type="checkbox"/>	There are other reasons I/we cannot make our mortgage payments. I have provided details on the following page under "Explanation."

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

Borrower Hardship Certification

Borrower/Co-Borrower Certification, Acknowledgement, and Agreement

I certify, acknowledge, and agree:

1. All of the information in this Hardship Certification is truthful and the event(s) identified above has/have contributed to my need for mortgage assistance.
2. The Servicer may review the accuracy of my statements and may require me to provide supporting documentation. I am willing to provide all requested documents and respond to all Servicer communication in a timely manner. I understand that time is of the essence.
3. Knowingly submitting false information may violate applicable laws.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Certification, or if I do not provide all of the required documentation, the Servicer may not offer me a loss mitigation option and may pursue foreclosure on my home.
5. The Servicer will pull a current credit report on all borrowers obligated on the Note.
6. My property is owner-occupied and I have not received a condemnation notice.
7. I am willing to commit to credit counseling if the Servicer so requires.
8. The Servicer will use this information to evaluate my eligibility for a loss mitigation option, but the Servicer is not obligated to offer me assistance based solely on the representations in this Hardship Certification.

Borrower Signature

Date

Email

Cell Phone

Home Phone

Work Phone

Co-Borrower Signature

Date

Email

Cell Phone

Home Phone

Work Phone

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