

Rural 1st
12501 Lakefront Place
Louisville, KY 40299



Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the supporting documentation outlined below, to Rural 1st® via mail:

Rural 1st
Attn: Special Accounts Unit
12501 Lakefront Place
Louisville, KY 40299

It can also be sent via email at Rural1st.DefaultServicing@fcma.com.

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 Rural 1st at 800-848-6165.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact the U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling.

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.

Documents Needed From You

In order to complete a review for assistance, Rural 1st needs you to submit all of the following documents and information with your Mortgage Assistance Application. Failure to submit all the documents together and timely may result in delays in our ability to review you for Loss Mitigation assistance. Here are the documents needed:

The enclosed Mortgage Assistance Application, fully filled out, signed by all borrowers on the loan, and dated;

Supporting hardship documentation, as outlined on page 4 of the Mortgage Assistance Application (See section labeled "Type of Hardship");

Most Recent pay stubs and/or other income supporting documentation as outlined on page 4 of the Mortgage Assistance Application (See section labeled "Borrower Income"). Note: You may disclose any information from other household members who are not on the promissory note, such as a relative, spouse, domestic partner, etc., who occupies the property as a primary residence, if you wish for this income to be considered when we evaluate your loan for loss mitigation options. The required documentation is the same as the income documentation for borrowers outlined on page 4 of the Mortgage Assistance Application.

Last two years of tax returns

Bank statements for the last two (2) months

This page is for you to keep. We look forward to assisting you, please contact us at the phone number provided above if you need any assistance in completing this application.



P.O. Box 34390, Louisville, KY 40232 | Rural1st.com | 1.844.GO.RURAL



FCMA126

(Rev. 03/16/2023)

Loan number:

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

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
Unemployment	Not 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)	Not required
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)	Not required
Disaster (natural or man-made) impacting the property or borrower's place of employment	Not required
Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	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
Divorce or legal separation	<ul style="list-style-type: none"> ▪ Final divorce decree or final separation agreement OR ▪ Recorded quitclaim deed
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
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
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)
Other – hardship that is not covered above:	<input type="checkbox"/> Written explanation describing the details of the hardship and any relevant documentation

Hardship Letter

Please use the following space to provide a detailed explanation of your hardship, including relevant dates and events:

Borrower Income

Please enter all borrower income amounts in middle column. Please provide **copies of your most recent tax returns**, as well as the supporting documents listed below in the “Required Income Documentation” Column. For the supporting document, provide either the most recent two months of bank statements showing the appropriate income deposit or the item listed below

Common Forms of Income

Review the boxes below- for each where you check “Yes”, supporting documents are required

<u>DO YOU HAVE THIS TYPE OF INCOME?</u>	<u>MONTHLY TOTAL BORROWER INCOME TYPE AND AMOUNT</u>		<u>REQUIRED INCOME DOCUMENTATION:</u>
Yes Require Income Documentation No (Go to next type)	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 AND ▪ Most recent tax filing W2 (if not the most recent tax year, include an explanation)
Yes Require Income Documentation No (Go to next type)	Self-employment income	\$	<ul style="list-style-type: none"> ▪ 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

Less Common Forms of income

For each income you may provide the Two most recent bank statements showing income deposit amounts or the items listed below. At this time, only the types of income with the “Required” box check require supporting documents

<u>DO YOU HAVE THIS TYPE OF INCOME?</u>	<u>MONTHLY TOTAL BORROWER INCOME TYPE AND AMOUNT</u>		<u>REQUIRED INCOME DOCUMENTATION:</u> Provide either the most recent two months of bank statements showing the appropriate income deposit or:
Yes Require Income Documentation No (Go to next type)	Unemployment benefit income	\$	No documentation required
Yes Require Income Documentation No (Go to next type)	Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> ▪ Award letters or other documentation showing the amount and frequency of the benefits
Yes Require Income Documentation No (Go to next type)	Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> ▪ Award letters or other documentation showing the amount and frequency of the benefits
Yes Require Income Documentation No (Go to next type)	Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> ▪ Two most recent deposited rent checks
Yes Require Income Documentation No (Go to next type)	Investment or insurance income	\$	<ul style="list-style-type: none"> ▪ Two most recent investment statements
Yes Require Income Documentation No (Go to next type)	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"> ▪ 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)	\$
Real Estate (other than Real Estate tied to this loan)- Use the property value provided by the County for tax purposes	\$
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 Rural 1st 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 Rural 1st 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 Rural 1st obtaining current credit report(s) for the borrower and co-borrower.
5. I consent to the disclosure by Rural 1st, 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 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 forbearance or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
 - a I understand that Rural 1st'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, including any outstanding fees and costs that have been incurred.
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.* . I understand that by providing my phone number, I consent to Rural 1st, its affiliates, agents, and assignees of any of those contacting me at this number by calling, texting, or sending other electronic messages, from time to time, for any reason about my accounts with Rural 1st and its affiliates, including but not limited to, for collection and payment purposes, even if I have submitted a request to cease collection calls. I agree that automated dialing equipment or prerecorded voice messages may be used for any of these purposes.
8. I understand that due to this loss mitigation application, certain costs may be charged to facilitate the review process, including appraisals, property inspections, and valuations. These charges may be billed to me, and if incurred, will appear on my periodic billing statement.

Borrower signature: _____

Date: Print Name:

Co-Borrower signature: _____ Date:

Print Name:

* 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.

Rural 1st® is the tradename of Farm Credit Mid America, NMLS ID 407249. Rural 1st is also available to consumers within the territories of participating Farm Credit System Associations.