



ERIC ROGERS
Real Estate Broker
(630) 346-1041

Short Sale Quick Start Guide

Thank you for choosing my program for the completion of your short sale. This guide is designed for one main purpose: to get your short sale going as quickly as possible. Each part of this package will be explained in detail - what each document is and what to consider while filling it out. If you have any questions regarding any of these forms, I would recommend you speak to an attorney who specializes in short sales - particularly one which I have listed below.

There are three main individuals that make up my team - all of which will provide valuable services throughout the completion of your short sale and afterwards. The first is me, your Real Estate Broker. The second individual is your attorney and the third is your accountant.

Attorney - Jacob Eckburg - phone: (630) 844-1257, fax: (630) 896-2083

Accountant - Coffey & Associates - phone: (630) 897-6660, fax: (630) 897-6662

The rest of this guide will present each of the forms you will need to fill out before starting your short sale. The more time you spend filling these forms out, the more successful you will be and the smoother the process will go. Make sure you are absolutely thorough, particularly in documenting your financial picture and hardship letter.

This package constitutes the **Pre-Listing** phase of my program. Once you have completed these forms and collected the required documents, contact me by phone, email or by filling out a contact form on my website at www.illinoislandandhomes.com and tell me when you are available. I will meet you either at your home or my office to explain the rest of the process and to begin the short sale listing.

During the process, if you have questions or you need to contact me, please use one of the methods given below. I respond quickest to email and phone requests.

Sincerely,

Eric Rogers

Real Estate Broker - Accredited Distressed Property Representative

(630) 346-1041

illinoislandandhomes@gmail.com

http://www.illinoislandandhomes.com/Illinois_short_sales



I. Documents to Gather

The first step of this process is to gather information. Below is a list of documents to gather before you begin filling out the following forms. Some of these documents will need to be submitted with the short sale package and others will be used to fill out the forms within this guide. If you don't have all of these, do your best to be as accurate as possible in filling out the information in the following forms. Here are the documents you'll need (check off when gathered, if applicable) :

- your latest mortgage statement for all mortgages and all saved correspondence
- two most recent year's worth of tax returns for all borrowers including W-2's
- two most recent pay stubs for all borrowers (must be at least 30 days worth)
- two most recent months of bank statements for all checking and savings accounts for all borrowers
- all current house bills (gas, electric, water/sewage, cable, phone, insurance)
- all current auto bills (car payments, gas, tolls, insurance)
- all current bills for credit cards, lines of credit etc.
- student loan obligations
- Alimony/Child Support
- Daycare and other childcare expenses
- Monthly Food Expenses (groceries, eating out, school lunches)
- Healthcare Bills (health/life insurance, pharmaceutical bills, doctor bills, dentist bills)

The following documents will also be useful in documenting your financial hardship:

- hospital/doctor bills
- documentation of unemployment
- death certificate
- divorce decree
- bankruptcy information



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Financial Data Worksheet

This is perhaps one of the most important forms of the entire package so I have placed it first. The financial data worksheet helps establish your hardship. Without a documented hardship, your short sale will not succeed. Your lender will crunch these numbers very carefully to make sure that your income and assets are not sufficient to allow you to cover the payments on your home.

Let's be honest, the financial worksheet is also the most time-consuming and annoying document to complete of the entire package, which is why it's often overlooked, ignored or left incomplete. It's like itemizing deductions for your income tax return - it's not fun. However, most people tough it out because they represent money in your pocket. This is the exact same thing. If the form is incomplete, there are big negative consequences up to and including having your entire short sale rejected. So please take some time with this one.

Make sure you're very careful in filling out the Monthly Income and Monthly Expenses sections - go through all the bills you have gathered as part of this process and make sure everything is accounted for.

When everything is complete for each borrower, sign and date the form at the bottom.



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Form 4506-T Request for Transcript of Tax Return

This form allows your lender to pull full tax transcripts in order to establish that a financial hardship exists. Fill out the top portion of the form but leave line 5-9 blank. Enter phone numbers at the bottom and sign and date the form in the sections provided. The second page of this form is informational only.

Short Sale Authorization to Release Information

Another key form, this one allows me and your attorney to speak to your lender about negotiating the short sale. Without this document, your lender won't even talk to us let alone approve a short sale. Fill in the top portion of the form with the lender and loan information as well as the property address and your names. Sign and date near the bottom of the form and fill out your contact information on the left side of the bottom of the page. NOTE: this form must be filled out for EACH loan on the property. So for a primary and second mortgage, you would fill this document out twice - once for each lender.

MARS Disclosure

This form discloses that neither I nor Century 21 Pro-Team are associated with the government and you may choose to stop doing business with us at any time. In addition, you are not obligated to pay us out-of-pocket for our services. We are paid out of the proceeds of the sale as authorized by your lender. This form exists because there are companies out there that prey on needy homeowners by charging un-earned fees and other illegal activities. This form discloses that we're not playing any of those games.

Request for Transcript of Tax Return

(Rev. January 2011)

OMB No. 1545-1872

Department of the Treasury
Internal Revenue Service

► **Request may be rejected if the form is incomplete or illegible.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
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2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
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3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)

4 Previous address shown on the last return filed if different from line 3 (See instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line 1a or 2a

Sign Here	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self help-service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:

Mail or fax to the "Internal Revenue Service" at:

Florida, Georgia (After June 30, 2011, send your transcript requests to Kansas City, MO)	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
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Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
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Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
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Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102
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Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to the "Internal Revenue Service" at:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
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Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592
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Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.



Mainstreet Organization of REALTORS®
SHORT SALE AUTHORIZATION TO RELEASE INFORMATION

This document has legal consequences. Consult your attorney with any questions prior to signing.

LENDER: _____ LOAN #: _____
 PROPERTY: _____
 SELLERS/BORROWER'S PRINTED NAME: _____
 SELLERS/BORROWER'S PRINTED NAME: _____

Seller/Borrower, hereinafter referred to as "Borrower", authorizes lender and its representatives to discuss and disclose confidential account information regarding Borrower's mortgage loan status and any related financial information regarding the loan pertaining to the above property, including but not limited to terms regarding a potential "short sale" or foreclosure of the above Property, loan balance and pay-off information, bankruptcy status, marketing efforts, offers and closing and repair expenses, via telephone, in person, by e-mail or regular mail, with and to the following named individuals:

Designated Agent _____
 Seller's Managing Broker _____
 Seller's Attorney _____
 Other Authorized Individuals _____,
 and any title insurance company or other such escrow agent that may participate in the closing of the sale of the Property.

Borrower certifies that this request has been made voluntarily and that the information given above is believed to be accurate. Borrower acknowledges that Borrower may revoke this authorization at any time, except to the extent that action has already been taken to comply with it. Redisclosure of the information released pursuant hereto is hereby authorized. This authorization will remain in effect until revoked in writing by the undersigned and revokes all prior authorizations.

By signing below, Borrower knowingly and voluntarily waives any applicable privacy rights regarding the disclosure of this information and releases the above Lender, attorney, agent(s), broker, REALTOR®, and their respective officers, employees and personnel from any and all liability for damages of whatever kind which may at any time result to the undersigned, their heirs, family or associates because of compliance with this authorization and release of information pursuant hereto.

_____ SELLER/BORROWER	_____ DATE	_____ SELLER/BORROWER	_____ DATE
_____ Phone		_____ REALTOR® Office Phone	
_____ Fax		_____ REALTOR® Office Fax	
_____ Cell Phone		_____ Authorized Agent Cell Phone	
_____ Email		_____ Authorized Agent Email	

MORTGAGE ASSISTANCE RELIEF SERVICES DISCLOSURE

The following disclosure is made pursuant to the Federal Trade Commission’s MARS Rule (16 C.F.R. §322 et seq.).

IMPORTANT NOTICE

You may stop doing business with us at any time. You may accept or reject the offer of mortgage assistance we obtain from your lender [or servicer]. If you reject the offer, you do not have to pay us. If you accept the offer, you will pay us nothing for our services.

Century 21 Pro-Team is not associated with the government, and our service is not approved by the government or your lender. Even if you accept this offer and use our service, your lender may not agree to change your loan.

If you stop paying your mortgage, you could lose your home and damage your credit rating.

Property Address: _____

Eric Rogers
Real Estate Broker
Century 21 Pro-Team

Date

Seller

Date

Seller

Date



Hardship Letter

The next document will be one for you to create. One of the requirements to getting your short sale approved is to be able to demonstrate a financial hardship. Without a financial hardship, your lender will have a hard time granting your request. One part of demonstrating your financial hardship has already been completed - the Financial Data Worksheet. The second part is your hardship letter.

The hardship letter is your opportunity to explain exactly why you're unable to continue making your mortgage payments and why your lender should consider approving your short sale. On the next page, I attached a copy of a sample hardship letter. Don't just put your information on this sample letter. You should use a similar format and style, but the wording should come from you and be about your situation.

Here are a couple suggestions to use when writing your letter: I know it can be tough to come up with something to write. Just think about telling a story. What happened to cause you to not be able to pay your mortgage? That's what this is really about.

Now, I'm going to be honest here. Your lender really doesn't care too much about your hardship other than deciding whether one exists or not. However, what your lender doesn't want is negative publicity. They don't want to be known as the bank that wouldn't help someone who was sick or unemployed or a surviving spouse. They don't want to be known as the bank that forced a good person into foreclosure when we did our best to avoid it. So describe yourself as an honest and responsible person who loves their home but was forced into this situation by events beyond your control. This is what's going to have the most impact with your lender.

Make sure you date the letter and all parties that are listed on the mortgage should sign it. Take some time and put some thought into your hardship letter. The negotiator for your lender does read the information you write and it can make a big difference (this was confirmed through an interview with a senior loss mitigation negotiator).

March 18, 2012

Mr. & Mrs Seller
1234 Main Street
MyCity, IL. 60000

To Whom It May Concern:

I am submitting a request for you to approve a short sale of my home at 1234 Main Street in MyCity. My wife and I bought this home in 2008 and have loved living here - this was our dream home in the suburbs. We spent several wonderful years here but due to the recession, in May of 2010 I was reassigned to a different position within my company. This reassignment cost a reduction in my income of approximately \$1,500 per month.

Due to this reduction, we began to have trouble paying our bills. The situation worsened in the fall of 2010 when my wife experienced several illnesses that required hospital stays. The additional medical bills and expenses made an already difficult situation impossible to bear. We started to eat through our savings and tried to substantially cut our spending. Despite this, because our mortgage payments make up such a high percentage of our monthly expenses, we fell behind. We are currently in a position where we can't continue paying our mortgage. We have to find another place to live that reduces our monthly expenses significantly.

We never wanted to be in this position and we did our best to continue paying as long as we possibly could but we're at the point where we can't continue. We respectfully request that you approve our short sale and allow us to move on to a better situation.

Sincerely,

Mr. & Mrs. Seller
(630) 333-3333



HAFA Documents

HAFA is a federal program that provides several important advantages to eligible homeowners doing a short sale. Perhaps one of the most desirable is a cash payment of \$3,000 to you at closing for relocation assistance. For that reason, I highly recommend you apply for this program. These documents will be submitted to your lender once we obtain a buyer for your property.

- 1. HAFA Application** - print your names, sign and date the form in the spaces provided. The top portion will be filled out with the details of your sale once a contract is received.
- 2. Dodd-Frank Certification** - each of you must check the boxes in the middle of the page to certify that you haven't been convicted of a financial crime in the past 10 years then sign and date near the bottom.
- 3. Arms Length Transaction Affidavit** - Print your names and sign and date on the appropriate lines. Once we obtain a buyer, we will have them complete the remainder of this form.

Package Complete

Once all documents included in this packet have been completed, contact Eric Rogers at (630) 346-1041 or illinoislandandhomes@gmail.com to schedule an appointment to go over everything and begin your short sale listing. Make sure you bring copies of all of these forms with you as well as all the other documents listed at the beginning of this packet, particularly:

- Your latest mortgage statement
- Your two most recent pay stubs (covering 30 days)
- Your two most recent bank statements (covering 60 days)
- Your previous 2 years of tax returns with W-2's

Terms of Sale [All blanks to be completed by Borrower]:			
1. Contract Sales Price	\$	6. Closing Date:	
2. Less Total Allowable Closing Costs	\$	7. Approved Buyer(s):	
a. Commissions	\$		
b. Settlement Escrow/Attorney Fees	\$		
c. Seller's Title and Escrow Fees	\$	8. Settlement Agent:	
d. Subordinate Lien Payoff	\$		
e. Transfer taxes/stamps/recording fees	\$		
f. Real Property Taxes	\$	9. Settlement Agent's Address:	
g. Termite Inspection/Repair	\$		
h. Borrower Relocation Assistance	\$ 3,000		
i. Other (attach explanation)	\$		
3. Net Proceeds to Servicer	\$	10. Settlement Agent's Office Phone:	
4. Earnest Money Deposit	\$	11. Settlement Agent's Office Fax:	
5. Down Payment	\$		

As required by the Short Sale Agreement, copies of the following documents are attached:


- Sales contract and all addenda
- Buyer's documentation of funds or Buyer's pre-approval or commitment letter on letterhead from lender

The Borrower represents that the information provided in this Request is true and accurate and authorizes the Servicer to disclose to the U.S. Department of the Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided in connection with the Making Home Affordable program.

Borrower Signature	Date	Co- Borrower Signature	Date
Printed Name		Printed Name	

If you would like to speak with a counselor about this program, call the Homeowners **HOPE™ Hotline 1-888-995-HOPE (4673)**. The Homeowner's HOPE™ Hotline offers free HUD-certified counseling services and is available 24/7 in English and Spanish. Other languages are available by appointment.

If you have questions, please contact us directly between the hours of [insert hours] at [insert toll free number.]

<p>NOTICE TO BORROWER</p> <p>Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: " Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."</p> <p>If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sigtar.gov. Mail can be sent Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.</p>	
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Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to receive assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.

Borrower	Co-Borrower
<input type="checkbox"/> I have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion	<input type="checkbox"/> I have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering or (c) tax evasion

In making this certification, I/we certify under penalty of perjury that all of the information in this document is truthful and that I/we understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

 Borrower Signature

 Date

 Co-Borrower Signature

 Date



