GET STARTED – use this checklist to ensure you have completed all required forms and have the right information.

**Step 1**
- **Review the information provided** to help you understand your options, responsibilities, and next steps:
  - Avoiding Foreclosure
  - Frequently Asked Questions
  - Beware of Foreclosure Rescue Scams

**Step 2**
- **Complete and sign the enclosed Borrower Assistance Form.** Must be signed by all borrowers on the mortgage (notarization is not required) and must include:
  - All income, expenses, and assets for each borrower
  - An explanation of financial hardship that makes it difficult to pay the mortgage
  - Your acknowledgment and agreement that all information that you provide is true and accurate

**Step 3**
- **Provide required Hardship documentation.** This documentation will be used to verify your hardship.
  - Follow the instructions set forth on the Borrower Assistance Form (attached)

**Step 4**
- **Provide required Income documentation.** This documentation will be used to verify your hardship and all of your income (including any alimony or child support that you choose to disclose and rely upon to qualify).
  - Follow the instructions set forth on the Borrower Assistance Form (attached)
  - You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation.

**Step 5**
- **Gather and send completed documents—your Borrower Response Package—within the next 14 days.**
  - You must send in all required documentation listed in steps 2-4 above, and summarized below:
    - **Borrower Assistance Form** (attached)
    - **Income Documentation** as outlined on Page 2 of the Borrower Assistance Form (attached)
    - **Hardship Documentation** as outlined on Page 3 of the Borrower Assistance Form (attached)

Please mail all documents above to us: Huntington National Bank
5555 Cleveland Ave – GW2W46
Columbus OH 43231

**IMPORTANT REMINDERS:**
If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, OR have any questions, please contact us at 1-800-323-9865.

- Keep a copy of all documents and proof of mailing/emailing for your records. **Don’t send original income or hardship documents. Copies are acceptable.**

Questions? Contact us at 1-800-323-9865
Mortgage Programs Are Available to Help
There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

<table>
<thead>
<tr>
<th>OPTION</th>
<th>OVERVIEW</th>
<th>BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refinance</td>
<td>Receive a new loan with lower interest rate or other favorable terms</td>
<td>Makes your payment or terms more affordable</td>
</tr>
<tr>
<td>Reinstatement</td>
<td>Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below</td>
<td>Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future</td>
</tr>
<tr>
<td>Repayment Plan*</td>
<td>Pay back your past-due payments together with your regular payments over an extended period of time</td>
<td>Allows you time to catch up on late payments without having to come up with a lump sum</td>
</tr>
<tr>
<td>Forbearance Plan*</td>
<td>Make reduced mortgage payments or no mortgage payments for a specific period of time</td>
<td>Have time to improve your financial situation and get back on your feet</td>
</tr>
<tr>
<td>Modification</td>
<td>Receive modified terms of your mortgage to make it more affordable or manageable after successfully making the reduced payment during a “trial period” (i.e., completing a three [or four] month trial period plan)</td>
<td>Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship</td>
</tr>
<tr>
<td>Short Sale</td>
<td>Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth</td>
<td>Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available</td>
</tr>
<tr>
<td>Deed-in-Lieu of Foreclosure</td>
<td>Transfer the ownership of your property to us</td>
<td>Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available. This is useful when there are no other liens on your property</td>
</tr>
</tbody>
</table>

We Want to Help
Take action and gain peace of mind and control of your situation. Complete and return the Borrower Response Package to start the process of getting the help you need now.
1. Why Did I Receive This Package?
You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face to making all of your late mortgage payments.

2. Where Can I Find More Information on Foreclosure Prevention?
Please see the Avoiding Foreclosure attachment in this package for more information, or you can contact Huntington National Bank at 1-800-323-9865. Additional foreclosure prevention information is provided by Huntington National Bank at Huntington.com/paymenthelp or Fannie Mae at KnowYourOptions.com or Freddie Mac at FreddieMac.com/avoidforeclosure.

3. Will I Be Evaluated for the Federal Home Affordable Modification Program (HAMP) When I Submit My Borrower Response Package?
If you are not eligible for a refinance, reinstatement, repayment, or forbearance plan based on the information you provide, we will evaluate you for participation in the Home Affordable Modification Program (HAMP). If you are not eligible for HAMP, we will evaluate you for a non-HAMP Fannie Mae/Freddie Mac loan modification.

4. Will It Cost Money to Get Help?
There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

5. What Happens Once I Have Sent the Borrower Response Package to You?
We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. Please submit your Borrower Response Package as soon as possible.

6. What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?
You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

7. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?
If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure regardless of whether you are being considered for a modification or other types of foreclosure alternatives.

8. What Happens if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure? Should I Still Contact You?
Yes, the sooner the better!
9. What if My Property is Scheduled for a Foreclosure Sale in the Future?
If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

10. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?
No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

11. Will My Credit Score Be Affected by My Late Payments or Being in Default?
The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

12. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?
While the affect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

13. Is Foreclosure Prevention Counseling Available?
Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at http://www.hud.gov/offices/hsg/sfh/hcc/fc/ to find a counselor near you.

14. I Have Seen Ads and Flyers From Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?
Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 13 to locate a counselor near you. Also, please refer to the attached document called “Beware of Foreclosure Rescue Scams” for more information.
The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers’ Committee for Civil Rights Under Law.

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. Remember, help is FREE.

How to Spot a Scam – beware of a company or person who:
- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam – do one of the following:
- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network’s (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.
Loan number: ____________________

**Mortgage Assistance Application**

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to Huntington via mail: Huntington Bank, 5555 Cleveland Ave-GW2W22, Columbus, OH 43231, fax: (877) 692-5379, or through email at Northland.Support@Huntington.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 Huntington Bank at (800) 323-9865.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [www.hud.gov/counseling](http://www.hud.gov/counseling)
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/mortgagehelp](http://www.consumerfinance.gov/mortgagehelp)

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.

**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: $_________________________
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 (CHECK ALL THAT APPLY)**

<table>
<thead>
<tr>
<th>TYPE OF HARDSHIP</th>
<th>REQUIRED HARDSHIP DOCUMENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Unemployment</td>
<td>[ ] Not required</td>
</tr>
<tr>
<td>[ ] 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)</td>
<td>[ ] Not required</td>
</tr>
<tr>
<td>[ ] 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)</td>
<td>[ ] Not required</td>
</tr>
<tr>
<td>[ ] Disaster (natural or man-made) impacting the property or borrower’s place of employment</td>
<td>[ ] Not required</td>
</tr>
</tbody>
</table>
| [ ] 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 | [ ] 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 | [ ] 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 | [ ] Death certificate OR [ ] Obituary or newspaper article reporting the death |
| [ ] Distant employment transfer/relocation | [ ] **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: | [ ] Written explanation describing the details of the hardship and any relevant documentation |
# Borrower Income

Please enter all borrower income amounts in middle column.

<table>
<thead>
<tr>
<th>MONTHLY TOTAL BORROWER INCOME TYPE &amp; AMOUNT</th>
<th>REQUIRED INCOME DOCUMENTATION</th>
</tr>
</thead>
</table>
| Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses | $ | ▪ Most recent pay stub and documentation of year-to-date earnings if not on pay stub **OR**  
▪ Two most recent bank statements showing income deposit amounts |
| Self-employment income | $ | ▪ Two most recent bank statements showing self-employed income deposit amounts **OR**  
▪ 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 |
| Unemployment benefit income | $ | ▪ No documentation required |
| Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance | $ | ▪ Two most recent bank statements showing deposit amounts **OR**  
▪ Award letters or other documentation showing the amount and frequency of the benefits |
| Non-taxable Social Security or disability income | $ | ▪ Two most recent bank statements showing deposit amounts **OR**  
▪ Award letters or other documentation showing the amount and frequency of the benefits |
| Rental income (rents received, less expenses other than mortgage expense) | $ | ▪ Two most recent bank statements demonstrating receipt of rent **OR**  
▪ Two most recent deposited rent checks |
| Investment or insurance income | $ | ▪ Two most recent investment statements **OR**  
▪ Two most recent bank statements supporting receipt of the income |
| 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) | $ | ▪ Two most recent bank statements showing receipt of income **OR**  
▪ 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) | $ |
| 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 my servicer 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 my 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.

4. I consent to the servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.

5. I consent to the disclosure by my servicer, authorized third party,* or any investor/guarantor of my mortgage loan(s), 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 Fannie Mae, Freddie Mac, or 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 modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.

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.*

* 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.

Borrower signature: ___________________________________________ Date: __________________________

Co-Borrower signature: _________________________________________ Date: __________________________

Please submit your completed application, together with the required documentation, to Huntington Bank, 5555 Cleveland Ave-GW2W22, Columbus, OH 43231 via mail, fax: (877) 692-5379, or through email at Northland.Support@Huntington.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 provided to help us identify the assistance you may be eligible to receive.
INFORMATION AUTHORIZATION DISCLOSURE
The Undersigned certify the following:

LOAN UNDERWRITING:
I/We hereby authorize you to release to The Huntington National Bank, or its assigns, the following information for the purpose of verification or re-verification. This information is used in compiling your request for loan modification, or to re-verify information to satisfy the requirements of our Quality Control Program:

• Employment History, including but not limited to: Dates, Titles, Income, Hours, etc.;
• Banking and Savings Account of Record;
• Mortgage Loan Rating(s);
• Social Security Verification;
• Any other information deemed necessary in connection with a consumer credit report for transactions which involve Real Estate.

QUALITY CONTROL PROGRAM:
The Huntington National Bank is committed to the origination and servicing of quality mortgage loan products. To emphasize this commitment and to ensure maintenance of prudent lending procedures, we have established a Quality Control Program. If your loan is randomly selected for review, your participation in a customer survey may be requested. Response to the survey is not mandatory. The entire re-verification procedure should be accomplished without any inconvenience to you.

I/We, the undersigned, authorize verification and/or re-verification of all credit, income, employment, asset information, and any other information deemed necessary by The Huntington National Bank to administer its quality control program.

INFORMATION SHARING BETWEEN INSURANCE AGENTS AND LENDER (OR ENTITIES REPRESENTING LENDER):
I/We, the undersigned, authorize the insurance agent, from whom I/we obtain homeowners insurance coverage, to deliver any information relevant to the lending process to The Huntington National Bank (or any entity representing The Huntington National Bank, such as a loan closing agent).

A photographic or carbon copy of this authorization (being a valid copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Information Sharing Among Lender and Others Loan Participants:
I authorize Lender and Other Loan Participants to use and share with any party information from my federal and state tax returns when such use or sharing is (i) for the purpose of providing an offer for a loan; (ii) for the purpose of originating, servicing, selling, insuring, or securitizing a loan; or (iii) for any other purpose permitted by law. “Lender” means The Huntington National Bank, its affiliates, its service providers and any of their respective successors and assigns. “Other Loan Participants” means any actual or potential owners of a loan resulting from my loan application, any mortgage insurer, guarantor, service provider and any of their respective successors and assigns.

Applicant Signature ___________________________ Date __________ Co-Applicant Signature ___________________________ Date __________