Loan number:_______________________

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with any required documentation, to Huntington Bank at one of the following:

Mail: 5555 Cleveland Ave, Columbus, OH 43231 Attn: GW2W40

Fax: 877-692-5379

Email: 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.

If you are experiencing a financial hardship you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, or information on state or local government mortgage assistance programs that may be available; 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
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or 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

Hardship Information

Based on your current financial situation, including any hardship, please check the box that best describes your situation [ONLY SELECT ONE BOX]:

☐ I have an unresolved hardship and need a period of suspended or reduced payments before I can resume making mortgage payments.

☐ I can afford to make an increased monthly payment amount, which will be made up of (a) my current monthly mortgage payment and (b) an additional amount allowing me to repay the amounts past due on my mortgage over a period of 2 years or less. The increased monthly payment amount I can afford is approximately: ___________.

☐ I can afford to make my current monthly payment but cannot repay the amounts past due on my mortgage over a period of 2 years or less.

☐ I need a permanent reduction in my mortgage payment and can afford to make monthly payments in an amount less than my current monthly mortgage payment.

I am incurring a financial hardship due to:

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	▪ 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
☐ Active duty servicemember employment transfer/relocation	▪ **For active duty service members**: Permanent Change of Station (PCS) orders or letter showing transfer.
☐ Other – hardship that is not covered above: ____________________________________	▪ Not required

Imminent Default Certification

If you are current or less than 30 days past due on your mortgage loan, you must complete and execute the following certification in order to be considered for a permanent home retention option:

I am/We are experiencing a reduction in income or the following hardship(s) that will prevent me/us from making the next required Mortgage Payment due on ____________ during the month that it is due:

____

____

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to five years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1024; 31 U.S.C. §§ 3729, 3802)

Borrower signature: ____ Date: ___________________________

Co-Borrower signature: ____ Date: ___________________________

Note: You are only required to complete and execute the above certification if you are current or less than 30 days past due on your mortgage loan. If you are more than 30 days past due, you may leave this certification blank and proceed to the Additional Certification and Agreement section below. Please call us at 800-323-9865 if you are unsure about the delinquency status of your account.

Additional 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 certify and acknowledge that I do not own other real estate subject to FHA insurance.* I further certify and acknowledge that, except through inheritance or as a co-signer, I have not been the borrower on a prior loan on which an FHA claim has been paid within the past three years.

   *To the extent you currently own other real estate subject to FHA insurance and, therefore, cannot make this certification/acknowledgment, please contact us as you may qualify for an exception to this requirement that permits you to still be eligible for FHA loss mitigation.
3. 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.
4. 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.
5. I consent to the servicer or authorized third party** obtaining a current credit report for the borrower and co-borrower.
6. 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, including but not limited to providing mortgage assistance, verifying any data or information contained in this application, and performing audit and quality control reviews . 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, and (f) my tax return and the information contained therein.
7. 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.
8. 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 any required documentation, to Huntington Bank via mail: 5555 Cleveland Ave Columbus, OH 43231 Attn: GW2W40; ; fax: 877-692-5379; or online: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.

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