



Truist Bank
P.O. Box 27767
Richmond, VA 23261-7767

Mortgage Loan Number:

Property Address:

IF YOUR LOAN WAS DISCHARGED IN BANKRUPTCY OR YOU ARE UNDER THE PROTECTION OF THE AUTOMATIC STAY, THIS INFORMATION IS FOR NOTICE AND INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

We Are Here to Help - call us at 800.443.1032

Let us work with you to understand the issues affecting your mortgage payments. We'll explore what assistance may be available to you and discuss the forms and documentation needed to determine if you qualify for an option to avoid foreclosure.

Skip the Call Queue- schedule an appointment

www.truist.com/mortgage/manage-your-mortgage/mortgage-assistance

Dear Client(s):

We understand that financial circumstances may change from time to time, affecting your ability to meet your obligations and we want you to know that assistance may be available to you in case you are unable to keep your payments current. We're concerned about your recently missed mortgage payment and want to offer our assistance in case you are unable to catch up.

Please contact us about resolving your delinquent mortgage account. The longer you wait, or the further the mortgage account falls behind, can make it more difficult to find a solution. According to the terms of the mortgage loan contract, we have the right to commence a foreclosure action and may use this option unless we can work with you for a solution to bring the mortgage loan current. In this communication is a package explaining possible foreclosure prevention alternatives, as well as detailed instructions on how to apply. Call us today to learn more about the options and instructions and on how to apply.

If you do not understand the contents of this letter, please obtain a translation immediately. You may also call us at 800.443.1032 and a representative can assist you in your preferred language.

If you need help, the following options may be possible (most are subject to lender approval):

- Refinance your loan with us or another lender (This option is not available for borrowers in Bankruptcy);
- Repayment - pay extra each month (more than your regular monthly payment amount) to get caught up on overdue amounts;
- Payment Forbearance- temporary relief with reduced or no mortgage payment
- Payment Deferral/Partial Claim- assistance to catch up on old payments
- Modification- permanent update of mortgage terms
- Sell or Transfer your property- options include, sell the home conventionally, request a short sale or a Deed-in-lieu

If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

If you are a veteran whose entitlement was used to obtain this loan, you can lose your entitlement to a future VA loan guaranty. The Department of Veterans Affairs (VA) has guaranteed a portion of your loan and wants to ensure that you receive every reasonable opportunity to bring your loan current and retain your home. If you would like to obtain more information, you may visit the VA website at www.va.gov or by calling a VA Loan Technician at 800.827.1000.

Additional Resources

For additional information about preventing foreclosure, avoiding fraud scams and accessing approved counseling at no cost to you:

- Visit us online at truist.com/mortgageassistance. If you have an online account, select Sign In and Manage.
- Find available HUD-approved housing counselors - Call the US Department of Housing and Urban Development at 800.569.4287 or visit www.hud.gov/findacounselor

Additionally, the Federal government provides contact information for housing counselors who can help you explore your options. You can access a list of these counselors by contacting the Consumer Financial Protection Bureau at www.consumerfinance.gov/, the Department of Housing and Urban Development at www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling 800.569.4287

If you decide to pursue a loan modification, Truist will determine if your property is located in a Special Flood Hazard Area (SFHA) as defined by the Federal Emergency Management Agency (FEMA). If your property is located in a SFHA, we will notify you in writing if you must obtain Flood Insurance or provide proof of adequate coverage as part of the loan modification process. If you already have Flood Insurance, we will review your policy to determine if the coverage amount is sufficient and will notify you if additional coverage is needed. Please be aware that loan modifications will not include optional insurance coverage.

Optional insurance products are offered at loan origination and may include voluntary policies such as Mortgage Life, Home Warranty, and Disaster Mortgage Protection. If you have any optional insurance coverage, please contact the optional insurance carrier directly to set up alternate billing.

For Fastest Processing	Regular Mail
Email: homepreservationdocuments@truist.com Fax: 877.589.0758	Truist Bank, VA-RVW-5113 PO BOX 26150 Richmond, VA 23260

If you have any questions, please contact our Mortgage Payment Solutions Department at 800.443.1032. Our business hours are 8 a.m. to 10 p.m., Monday through Thursday, 8 a.m. to 8 p.m., Friday and 9 a.m. to 1 p.m., ET, on Saturday.

Sincerely,

Truist Bank

Enclosures: Disclosure(s)
Homeowner Checklist
Information on Avoiding Foreclosure
Frequently Asked Questions
Mortgage Assistance Application Form
Imminent Default Affidavit

IMPORTANT FEDERAL DISCLOSURES

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil.
- Free assistance from HUD-approved counseling agencies is available to help homeowners who are having problems making their mortgage payments. For a list of HUD-approved housing counseling agencies that can provide helpful information, you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or www.hud.gov/findacounselor.
- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, Truist Bank recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only. If you are current on your loan account, the notice above is not intended to imply otherwise.

☐ Qualified Written Requests (QWR), Notices of Error (NOE), and Requests for Information (RFI)

Federal Law permits you to contact us in writing regarding your account in order to request certain types of actions and/or information (with exceptions). These requests include (1) a Qualified Written Request, (2) a Notice of Error, and (3) a Request for Information. If you submit a QWR or NOE, please include your name, loan account number and the reason you believe the account is in error. If you submit an RFI, please include your name, loan account number and the specific information requested.

QUALIFIED WRITTEN REQUESTS, NOTICES OF ERROR, and REQUESTS FOR INFORMATION, must be mailed to:

Truist Bank
ATTN: QWR/NOE/RFI
P.O. Box 3307
Greenville, SC 29602

- ☐ The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agencies that administer compliance with this law concerning this creditor are the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 and the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue NW, Washington, DC 20580.



Equal Housing Lender. Truist Bank - NMLS #399803.

STATE DISCLOSURES

If you are a California resident or your property is in California, the following may apply to you.

- As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

- The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a resident of Oregon or your property is in Oregon, the following may apply to you.

- Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 800.634.7928. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

If you are a Texas resident or your property is in Texas, the following may apply to you.

- **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

If you are a Utah resident or your property is in Utah, the following may apply to you.

- As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

- No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.

Homeowner Checklist
For Your Information Only - Do Not Return with Your Borrower Response Package

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 Mortgage Assistance Application Form.** Must be signed by all borrowers on the mortgage (notarization is not required) and must include:
- 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
 - The completed and signed Imminent Default Affidavit, if applicable
- Step 3 **Provide required hardship documentation, if applicable. This documentation will be used to verify your hardship.**
- Follow the instructions set forth on the Mortgage Assistance Application Form (attached)
- Step 4 **Gather and send your completed Borrower Response Package at your earliest possible opportunity.**
- For Home Retention Requests**, you must send all required documentation listed in steps 2-4 (If Step 3 is not applicable you may not need to send written information, call (800)443-1032 to inquire what information is needed):
 - Mortgage Assistance Application Form (attached)
 - For Home Liquidation Requests** you must send all required documentation as outlined above, **plus the documents below:**
 - Executed Listing Agreement
 - 3rd Party Authorization Form
- If and when you receive an offer the additional documents, below, will be required:**
- Sales contract (executed by all parties)
 - Estimated Settlement Statement (Closing Disclosure/HUD-1)
 - Affidavit of ARM's Length Transaction signed by all parties (if applicable)
- Please fax all documents to 877.589.0758, or you may mail them to Truist Bank, VA-RVW-5113, PO BOX 26150, Richmond, VA 23260, or email them to: homepreservationdocuments@truist.com. Please place your loan number at the top of each page and the subject line. Please do not email more than eight (8) attachments per submission. If you have additional attachments, please send a supplemental email.
- IMPORTANT REMINDERS:**
- If you cannot locate some or all of the required documents, cannot provide the documentation within the time frame provided, OR have any questions, please contact us at the number below.
 - Keep a copy of all documents and proof of mailing/emailing for your records. **Please send copies only, do not send original documents**

Questions? Contact us at 800.443.1032

Information on Avoiding Foreclosure

Learn More About Options to Avoid Foreclosure

The variety of options summarized Below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, staying in your home may not be possible. In this case, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure - see the table below for more information.

Don't delay, failure to take action may result in foreclosure proceedings being initiated on your mortgage.

OPTIONS TO STAY IN YOUR HOME		OVERVIEW	BENEFIT
Reinstatement	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.	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.	
Repayment Plan	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.	
Modification	Modified mortgage terms that bring the loan current and may make payments more affordable.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a permanent hardship.	
Partial Claim	Defer a portion of your mortgage debt as an interest-free subordinate lien to be repaid when the mortgage is refinanced, transferred, or at payoff.	FHA provides a lump sum allowing you to defer the delinquency and bring your mortgage current and allow you to continue to make your monthly payment.	
Payment Supplement	A zero-interest subordinate lien that contributes to a portion of your monthly mortgage payment. To be repaid when the mortgage is refinanced, transferred, or at payoff.	FHA provides a contribution to temporarily cover a portion of your monthly mortgage payment, reducing the amount the borrower needs to pay each month.	
Forbearance Plan	Make reduced mortgage payments or no mortgage payments for a specific period of time. This option does not change the terms of your loan.	Gives you time to improve your financial situation and possibly qualify for a permanent option that would be available right now.	
OPTIONS TO LEAVE YOUR HOME		OVERVIEW	BENEFIT
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.	
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to Truist to avoid foreclosure. This option requires you to list and market the property for sale before becoming eligible.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.	

We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at 800.443.1032 and we'll talk about available options and help you understand the forms and documents we need from you to determine if you qualify for an option to avoid foreclosure.

Frequently Asked Questions

1. Do I need to send in a Borrower Response Package?

Some loss mitigation options do not require an application in order to review you for a workout. Call us at 800.443.1032 to determine if a Borrower Response Package is required for your hardship.

2. Will It Cost Money to Get Help?

There should never be a fee from your lender 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. Some options require a title report for review and may require recording and title policy costs with an executed and finalized workout agreement. In the event this is required for your review, these costs may be added to your account. Where a permanent workout option is completed these may be included in your workout program, else any cost incurred may remain on your account to be paid at your convenience.

3. What is foreclosure?

Forfeiture of your home through a legal process where your mortgage company repossesses the property, and you will have to move. This process may involve an eviction, you may remain liable for your first lien mortgage debt, and it may be as long as seven years before you are eligible for another Fannie Mae or Freddie Mac loan.

4. 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. Once your application is considered complete by Truist, collection activities will stop while your application is being evaluated. If your request for assistance requires a property valuation, a copy of the valuation will be provided to you. We will then review your application to determine whether you are eligible for any loss mitigation options. The review will be completed within 30 days of a complete package notification, and you will be notified of the decision.

5. 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.

6. What is the difference between a Temporary vs a Permanent Hardship?

A temporary hardship is a situation that is generally shorter in duration after which you are able to resume your regular payment though you may or may not be able to bring your account current without assistance. Forbearance options may be available during the hardship and options to assist bringing the account current may be available once the situation is resolved. A Permanent hardship is an ongoing situation or event which has impacted your ability to afford your current payment or retain your home for the foreseeable future and therefore a payment reduction or short sale option/deed-in-lieu may be the most appropriate option for you.

7. What is a Pre-foreclosure Sale Marketing Program?

In some cases, a marketing period may be available. The marketing period refers to the time when the property is actively being listed and marketed to potential buyers before a viable offer is secured.

8. Will the Foreclosure Process Begin If I Do Not Respond to My Lender's Notices Regarding Missed Payments?

If you do not respond to your lender's notices to you regarding past due payments, your lender may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

9. Should I Still Contact My Lender if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure?

Yes, the sooner the better!

10. What if My Property is Scheduled for a Foreclosure Sale in the Future?

You will be contacted no later than 5 business days from your application date with the status of your application and next steps. **Please call us or submit your Borrower Response Package as soon as possible.**

11. 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 if you accept an offer for an alternative to foreclosure and comply with all requirements.

12. Will My Credit Score Be Affected by My Late Payments or Being in Default?

Application for Loss Mitigation assistance does not preclude Truist from reporting your credit in accordance with the actual status of the account subject to applicable laws. The accurate status of your loan will be reported to credit reporting agencies as well as your entry into any 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.

13. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?

While the effect 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.

14. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?

The Imminent Default Affidavit is only required to be completed and signed if you are due for 2 or less monthly payments. You are not required to provide the Affidavit if you are due for 3 or more monthly payments.

Liquidation - Additional Information Sheet

You may be able to avoid foreclosure by selling your home with a traditional sale or pre-foreclosure sale. If you are pursuing one of these options, please see additional information for these programs below.

Short Sale:

- The property should be listed for sale with a licensed real estate agent or broker.
- An inspection of the property may be required to obtain current market value and condition.
- If the mortgage loan is greater than 8 months delinquent or has been referred to a foreclosure attorney to begin foreclosure proceedings, an acceptable sales contract is required to participate in the short sale program.
- You may be eligible to participate in the Pre-foreclosure sale marketing program to avoid foreclosure and allow time to market the property for an acceptable offer depending on the current loan status. Please contact us to discuss your options.
- If there is equity in the property and you can sell it to fully satisfy the loan debt as a full payoff, approval from Truist is not required. Any sale of the property that will not satisfy the loan in full requires approval from Truist.

Deed in Lieu of Foreclosure:

- It is required that you attempt to market and try to sell the property before participating in a Deed in Lieu of foreclosure. Listing history and any marketing efforts should be submitted with the package.
- The property must have clear and marketable title.
- An inspection of the property may be required to ensure the property status meets the deed in lieu requirements. The property is requested to be in good, clean, and broom swept condition with all personal items and debris removed.

Beware Of Foreclosure Rescue Scams!

Scam artists have stolen 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.

Loan number:

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to Truist Bank via mail: VA_RVW-5113 PO Box 26150, Richmond VA 23260, fax: 877.589.0758, or by email to: HomePreservationDocuments@Truist.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 Truist Bank at 800.443.1032.

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: _____ Are you married to the Borrower? Yes No

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

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 Condemned and/or notice received

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) _____

The hardship is believed to be:

- Temporary Hardship
 Permanent Hardship

If temporary and resolved, provide date resolved _____

I want to:

- Keep the property
 Sell the property
 Transfer ownership of the property to my servicer
 Undecided

<p>If you selected Keep the property, please select one of the following:</p>	<p>If you selected Sell the property, please select one of the following:</p>
<p><input type="checkbox"/> I can pay extra toward the amount due, but cannot bring my loan current</p> <p><input type="checkbox"/> I can resume payments but cannot bring my loan current</p> <p><input type="checkbox"/> I can resume payments, but I need the monthly payment to be lower</p> <p><input type="checkbox"/> I cannot resume payments at this time and request a review for available options</p>	<p><input type="checkbox"/> I wish to sell the property to satisfy the loan payoff</p> <p><input type="checkbox"/> I wish to short sale the property If you selected a liquidation option to short sale or transfer ownership of the property, please see the Liquidation - Additional Information Sheet.</p>

TYPES OF HARDSHIPS THAT REQUIRE DOCUMENTATION (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> Hardship letter AND One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Final divorce decree or final separation agreement OR <input type="checkbox"/> Recorded quitclaim deed
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> Hardship letter AND One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Recorded quitclaim deed OR <input type="checkbox"/> Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> Hardship letter AND One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Death certificate OR <input type="checkbox"/> Obituary or newspaper article reporting the death

Other Information

	Active Bankruptcy	Discharged Bankruptcy
BORROWER	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Date Filed: _____	<input type="checkbox"/> Mortgage was reaffirmed Mortgage loan <input type="checkbox"/> Mortgage was reaffirmed <input type="checkbox"/> Unsure Date of discharge _____
COBORROWER	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Date Filed: _____	<input type="checkbox"/> Mortgage was reaffirmed Mortgage loan <input type="checkbox"/> Mortgage was reaffirmed <input type="checkbox"/> Unsure Date of discharge _____

Borrower Certification and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Mortgage Assistance Application Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all required documents, including any additional supporting documentation as requested, and will respond timely to all servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The 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.
6. When applying for loss mitigation assistance, some options require a title report for review and may require recording and title policy costs with an executed and finalized workout agreement. In the event this is required for your review, these costs may be added to your account. Where a permanent workout option is completed these may be included in your workout program, else any cost incurred may remain on your account to be paid at your convenience.
7. Charges associated with the servicing of my loan may be billed in the form of corporate advance and will appear on my periodic billing statement.
8. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. Actions required to accept any offer will be included in your workout agreement.
 - c. The servicer'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.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
9. The servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
10. The servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This 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. I understand and consent to the servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
11. 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 Truist Bank, 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 Truist Bank 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.
12. Borrower understands, acknowledges, and agrees that the Lender and Other Loan Participants can obtain, use and share Borrower's tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.



Truist Bank
P.O. Box 27767
Richmond, VA 23261-7767

Imminent Default Affidavit

Loan Number: _____

Borrower Name: _____

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 (please enter hardship information below):

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, 1014; 31 U.S.C. §§ 3729, 3802).

Signature of Borrower(s): _____

Print Name: _____ Date _____

Signature of Borrower(s): _____

Print Name: _____ Date _____

Please return this document e-mail or Postal mail to:
Email: homepreservationdocuments@Truist.com

Truist Bank
VA-RVW-5113
PO BOX 26150, Richmond, VA 23260

Please note, payments to bring/keep the account current made not in conjunction with an approved loss mitigation program will be considered acknowledgment that assistance is no longer required. A new application and affidavit will be needed if you wish to continue. Please contact our Home Preservation Center to discuss.

Application for Loss Mitigation assistance does not preclude credit from being reported in accordance with the actual status of the account subject to applicable laws. The accurate status of your loan will be reported to credit reporting agencies as well as your entry into any 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.