

**Homeowner's  
Assistance  
Program**

**If you're having difficulty making your mortgage payments, Start Here!**

We know that nobody intends to miss their mortgage payments, and that you understand that defaulting on your loan will ultimately result in the loss of your property.

Because you opened this web page, we assume that something happened to change your ability to pay your mortgage. Whether it's a loss of income, a family member's sickness or a change in the amount of your monthly payment, our *Loss Mitigation Department* wants to work with you to save your home or investment property.

The process is straightforward. First, we collect some background and financial information, using this form and the documents you send to us. Then, we'll attempt to match your situation with the program(s) available. Finally, if we determine that there is a program (or programs) you qualify for, we will contact you to discuss the potential solutions and send out the required documents and legal agreements needed to complete the process.

**Before you start:**

There are 2 ways to complete this form:

- You can print it out and then complete it by hand; or
  - You can type the information right on this form (you can even save it to your computer) and print it.
- When the form is complete, fax or e-mail it to us, along with the other documents we will request.

**General Information:**

Today's Date:

Your Name

Your Co-Borrower's Name

The best Phone Number to reach you

Alternate Phone Number to try is

Enter your Loan Number here

What is the Property Address?

Number and Street Name

City

State

Zip Code

**Your Current Situation:**

Do you live at this property?  Yes  No

Do you want to keep owning this property?  Yes  No

How many people live with you?

How much do you feel your house is worth?

(use numbers only - no commas or other special characters)

Is the financial difficulty you are facing temporary?  Yes  No

In a few words, please describe the financial difficulty you are facing:

**Financial Information:**

**Tip:** Many times, having your checkbook and Credit Card Statements with you will help you remember Income and Expense items. If you can get these items, it's worth waiting until you have them before completing this section.

**On the following page, you'll have an opportunity to tell us about your income and expenses. That will help us determine which programs we can offer you. It's important that the information is as accurate as possible, but if you don't know the exact amount, enter your best estimate and we'll use that for now. Of course, if any item doesn't apply to you, just leave it blank.**

**NOTE: ALL of the items on the next page request MONTHLY information. Please convert all of your numbers to MONTHLY amounts!**

## Financial Statement

Enter MONTHLY amounts (use numbers only - no commas or other special characters)

### Income

What is your Occupation?

What is your GROSS Salary?

...from Job #1:

What about a 2nd Job?

What is your "take-home" pay?

...from Job #1:

... and from 2nd Job?

What is your Co-Borrower's Occupation?

What is their GROSS Salary?

...from Job #1:

What about a 2nd Job?

What is their "take-home" pay?

...from Job #1:

... and from 2nd Job?

Other Income you receive:

Alimony:

Child Support:

Other Income 1:

Other Income 2:

Total GROSS Income:

Total NET Income:

### Expenses

1st-2nd Mortgage:

Other Mortgages:

Utilities:

Water-Sewer:

Home Owners Assn:

Home Maintenance:

Auto Loan 1:

Auto Loan 2:

Charge Cards:

Other Installment Loans:

Food:

Child Care:

Transportation:

Tuition:

Spending Money:

Phone-Cable-Internet:

Clothing-Laundry-Hskpg:

Medical-Dental:

Other Expenses:

1:

2:

3:

4:

5:

Total Expenses:

Monthly Surplus/(Deficit): **\$0.00**

**Please Forward the Following Documents with your Completed Form:**

- A recent paystub (for you and your Co-Borrower, if applicable) with year-to-date information displayed
- A Property Listing Agreement (if your property is being marketed for sale)

Before completing the form, is there anything else we should know about your current situation?

Do you have any questions for us? (NOTE: We will respond to these questions after we begin processing this form.)

**Sending the Completed Form and Documents:**

**Faxing the form:**

If you are sending us the form by fax, just print it out and fax the form to us (along with the documentation described above) to our secured fax #: (214) 441-7382

**Using e-mail:**

If you prefer to e-mail the form (along with the documentation described above), you can send it to: [Hopenow@metlifehomeloans.com](mailto:Hopenow@metlifehomeloans.com)

**Mailing the form:**

If you prefer to send the form to us by mail, print the form (along with the documentation described above) to: Loan Administration

Mail Stop 6207  
4000 Horizon Way, Suite 100  
Irving, TX 75063-9987

**NOTE:** If you completed this form on your computer, you can save a copy of it to your drive (including the information you entered), by using the "Save" function!

**What happens next:**

The information you send will be evaluated and a specialist from our Loss Mitigation team will contact you. Due to heavy volumes currently being experienced, please allow approximately 20-30 business days for a response.

When we call, what is the best time to reach you?

(tell us what time of day is best as "h:mm am/pm"  
-e.g. 5:00 pm)

Is there an e-mail address we can use to contact you? If so, please enter it below:

**Thank you again for supplying this information.  
We will get back to you as soon as possible!**

**Payment Worksheet**



Financial Overview	
<b>Borrower</b>	
Address	
City, State, Zip	
Home Phone	
Work Phone	
Cell Phone	
# in Household	
Length of Ownership	____ yrs ____ months
<b>Co-Borrower</b>	
Address	
City, State, Zip	
Home Phone	
Work Phone	
Cell Phone	
# in Household	
Length of Ownership	____ yrs ____ months

Property Information		
Loan #		
Property for Sale	<input type="checkbox"/> yes <input type="checkbox"/> no	
Listing Date/Price		
Realtor Name		
Realtor Phone		
<b>Assets</b>		
	<b>Amount Owed</b>	<b>Value</b>
Home	\$ _____	\$ _____
Real Estate (Other)	\$ _____	\$ _____
Checking		\$ _____
Savings		\$ _____
Investments		\$ _____
Retirement		\$ _____
Auto 1	Model _____ Year _____	\$ _____
Auto 2	Model _____ Year _____	\$ _____
Auto 3	Model _____ Year _____	\$ _____

Income Overview	
<b>Employer</b>	<b>Gross Monthly Wage</b>
	\$ _____
	\$ _____
	\$ _____
<b>Additional Income*</b> alimony/child support/etc.	
	<b>Monthly Amount</b>
	\$ _____
	\$ _____

\* Additional income does not need to be reviewed if you do not choose to have it considered for approval of a payment workout.

Expense Overview	
<b>Monthly Expense</b>	<b>Monthly \$ Amount</b>
Mortgage	\$ _____
2nd Mortgage	\$ _____
Auto Payment(s) # _____	\$ _____
Auto Insurance	\$ _____
Auto Maintenance/Fuel	\$ _____
Credit Card Payments	\$ _____
Installment Loan Payments	\$ _____
Child Support/Alimony	\$ _____
Day Care/Child Care/Tuition	\$ _____
Food	\$ _____
Utilities	\$ _____
Telephone	\$ _____
Cable	\$ _____
Medical	\$ _____
Home/Condo Association Dues	\$ _____
Spending Money	\$ _____
Other Misc Expenses	\$ _____

Description of Hardship	
Please answer the following questions to help us better understand your current situation:	
What caused you fall behind on your payments? _____ _____	
Can you make a down payment toward a resolution plan? <input type="checkbox"/> yes <input type="checkbox"/> no If yes, how much? _____	
How and when will your situation change in the future? _____ _____	
Best time to contact: _____ <input type="checkbox"/> am <input type="checkbox"/> pm	
Preferred method of contact: <input type="checkbox"/> phone <input type="checkbox"/> email	
Email address: _____	

I agree that the financial information provided is an accurate statement of my financial status and by signing, I authorize the mortgage servicer to order a credit report, verify any employment, bank account or assets and release any information concerning the above.

Please sign and date (required):

Borrower signature \_\_\_\_\_ / /

Co-Borrower signature \_\_\_\_\_ / /