

➤ **Loan Number**

PRIVACY ACT NOTICE STATEMENT: MFA will use the information on this form to help decide the type of relief, if any, it can provide to assist you. Such relief may include accepting assignment of your mortgage in which case MFA would become your lender. If MFA is already your lender this information will help determine whether additional relief is warranted. THIS EFFORT IS DESIGNED TO HELP YOU AVOID FORECLOSURE OF YOUR MORTGAGE. It is voluntary on your part to furnish the information. MFA will use your social security number to request a credit report on you. Failure to provide the social security number will delay analysis of the extent of your need. The credit report will help MFA verify your situation.

BORROWER	CO-BORROWER
Borrower's Name	Co-Borrower's Name
Social Security Number Date of Birth	Social Security Number Date of Birth
Home phone number with area code	Home phone number with area code
Cell or work number with area code	Cell or work number with area code

I want to: Keep the Property Sell the Property

The property is my: Primary Residence Second Home Investment

The property is: Owner Occupied Renter Occupied Vacant

Mailing address _____

Property address (if same as mailing address, write same) _____ E-mail address _____

Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of offer Amount of offer \$ _____ Agent's Name: _____ Agent's Phone _____ For Sale by Owner: <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the following: Counselor's name: _____ Agency Name: _____ Counselor's Phone Number: _____ Counselor's E-mail: _____
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Who pays the real estate tax bill on your property? <input type="checkbox"/> I do <input type="checkbox"/> Lender <input type="checkbox"/> Paid by condo or HOA Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No Condominium or HOA Fees <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____ Paid to: _____	Who pays the hazard insurance premium for your property? <input type="checkbox"/> I do <input type="checkbox"/> Lender <input type="checkbox"/> Paid by condo or HOA Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of Insurance Co: _____ Insurance Co. Tel#: _____
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Have you filed for bankruptcy? Yes No If Yes: Chapter 7 Chapter 13 Filing Date: _____

Has your bankruptcy been discharged? Yes No Bankruptcy case number: _____

Additional Liens/Mortgages or Judgments on this property:			
Lien Holder's Name/Service	Balance	Contact Number	Loan Number

INCOME/EXPENSES FOR HOUSEHOLD ¹					
Number of People in the Household: _____					
Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment	\$	Checking Account (s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account (s)	\$
Child Support/Alimony/ Separation ²	\$	Insurance	\$	Savings/Money Market	\$
Social Security/SSDI	\$	Property Taxes	\$	CD's	\$
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards/Installment Loan(s) (total minimum payment per month)	\$	Stocks/Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	HOA/Condo Fees, Utilities, Maintenance	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	Car Payments	\$	Other	\$
Food Stamps/Welfare	\$	Food	\$	Other	\$
Other (investments income, royalties, interest, dividends, etc.)	\$	Other	\$	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRA's Keogh plans, etc.)	
Total (Gross Income)	\$	Total Debt/Expenses	\$	Total Assets	\$

INCOME MUST BE DOCUMENTED

¹Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

²You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered.

TO BE COMPLETED BY MFA

This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone	Name	
	Title	Date Received

HARDSHIP AFFIDAVIT

I (We) am/are requesting review. I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debit includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes	<input type="checkbox"/> My cash reserves, including all liquid assets, or insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> Other: Explanation:	

ACKNOWLEDGEMENT AND AGREEMENT

1. I/we certify that all of the information in this Affidavit is truthful and the event(s) identified above has/have contributed to my need for assistance with this mortgage loan.
2. I/we understand and acknowledge New Mexico Mortgage Finance Authority may investigate the accuracy of my statements and may require supporting documentation. These items will need to be submitted in a timely matter.
3. I/we understand New Mexico Mortgage Finance Authority may pull a credit report for all borrowers obligated on the note relating to the mortgage loan.
4. I/we certify that the property secured by this mortgage loan is my primary residence.
5. I/we understand that New Mexico Mortgage Finance Authority will use this information to evaluate my eligibility for assistance with my mortgage loan.
6. I/we understand that in order to be considered for assistance, monthly contact is a requirement.
7. I/we understand there may be a trail payment period prior to permanent adjustment on the mortgage loan.

➤ Borrower Signature _____

_____ Date

➤ Co-Borrower Signature _____

_____ Date

BEFORE MAILING:

- Make sure you have signed and dated this form
- Attached your most recent Federal Tax returns
- Attached copy of your last 2 recent pay stubs
- Attached copy of 2 months checking and/or savings bank statements.

Beware Of Foreclosure RESCUE Scams – Tips & Warning Signs

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.
- 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.