

## Mortgage Programs Are Available to Help

If you need help, the following options may be possible subject to our approval. Not all borrowers will qualify for the listed options. We cannot guarantee that you will receive any or a particular type of assistance. Options may include refinancing or modifying your mortgage. Although you may qualify for a temporary (or permanent) solution to help you get your finances back on track, your best option may be to find more affordable housing. You may be able to sell your home and use the proceeds to pay off your current loan. Depending on your circumstances, staying in your home may not be possible. A short sale or deed-in-lieu of foreclosure may be a better choice for you – see the table below for more information:

OPTION	OVERVIEW	BENEFIT
<b>Refinance</b>	Receive a new loan with us or another lender	Makes your payment or terms more affordable
<b>Reinstatement</b>	<p>Pay the total amount you owe in a lump sum payment and by a specific date. This may follow a repayment plan as described below</p> <p><i>If this debt has been included or discharged in bankruptcy nothing in this communication is intended to be an attempt to establish personal liability and is being provided for informational purposes only</i></p>	Allows you to bring your mortgage current if you can show you have funds that will become available at a specific date in the future
<b>Repayment Plan</b>	If your account is <b><u>NOT</u></b> in bankruptcy, you may be eligible for a repayment plan.	
<b>Modification</b>	Receive temporary or permanent modified terms of your mortgage to make it more affordable or manageable.	Permanently or temporarily modifies your mortgage so that your payments or terms are more manageable as a short-term or permanent solution to a hardship
<b>Short Sale</b>	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.
<b>Deed-in-Lieu of Foreclosure</b>	Transfer the ownership of your property to us	Allows you to transition out of your home. This is useful when there are no other liens on your property

## Important Information

<b>Servicemembers Civil Relief Act Notice</b>	Servicemembers on active duty or active service or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act. Please refer to the SCRA Notice Disclosure previously provided to you.
<b>Notice of Housing Counselor Information</b>	For help exploring your options, the federal government provides contact information for housing counselors, which you can access by contacting Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/find-a-housing-counselor">www.consumerfinance.gov/find-a-housing-counselor</a> and enter your zip code. You can also access HUD's housing counseling agency website via <a href="http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm">www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</a> or by calling the U.S. Department of Housing and Urban Development at <b>1-800-569-4287</b> for a list of approved housing counseling agencies in your area.
<b>Notice of Information Request and Error Resolution</b>	<p>If you would like to request information about your mortgage loan, or you think there is an error regarding the servicing of your mortgage, you must write to us on a separate sheet of paper at the address shown below.</p> <p style="text-align: center;">People's United Bank, N.A.  <b>Attn: Information &amp; Error Resolution Group</b>                      P.O. Box 820                      Burlington, VT 05402-0820</p> <p>In your letter, please give us your name and account number; and describe the error and explain if you can, why you believe there is an error; or describe the information you are requesting, and sign and date your letter.</p>

## Mortgage Assistance Packet Instructions

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

***If you received this form electronically, you can use Adobe Acrobat to open it and fill out the fields. When complete, you can save, print and sign the form to include in your packet.***

**Step 1** Complete, sign, and date the enclosed Mortgage Assistance Packet and be sure to follow the detailed instructions. All parties on the mortgage must submit their financial information to determine if assistance is available.

**Step 2** Provide required documentation including income documentation. This documentation will be used to verify your hardship. (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan).

1. Provide copies of the two most recent monthly statements for the following:
  - § Your bank statements,
  - § Your monthly mortgage or home equity loan(s), and condominium dues (if applicable)
2. Provide a copy of your most recent annual property tax bill;
3. Provide copies of your federal tax returns together with all schedules for the past 2 years; Provide copies of your most recent thirty (30) days' worth of pay stubs or other income verification for all parties on the Mortgage, if applicable. If currently unemployed, please provide evidence of eligibility of unemployment benefits or a benefit award letter.  
If self-employed provide the following:
  - A three month profit and loss statement for the most recent quarter;
  - A copy of your business tax returns together with all pages and schedules for the past 2 years;
  - Provide a copy of your two most recent months bank statements for all business accounts;
  - If you personally guaranteed a business debt that may show up on a consumer credit report provide evidence the debt is paid by the business.
  - If you are drawing a monthly paycheck from the business provide a copy of your two most recent pay stubs
4. Provide evidence of hazard and flood (if applicable) insurance coverage and amount of annual premium(s);
5. For short sale applications, include a copy of the purchase and sale agreement, listing agreement, the proposed Settlement/Closing Disclosure Statement, and the short sale affidavit.

**Step 3** For each borrower, please complete, sign and date a copy of the enclosed IRS Form 4506T Request for Transcript of Tax Return. Notice:

**Borrowers who filed joint tax returns may send in one IRS Form 4506T Request for Transcript of Tax Return that is signed and dated by both joint filers.**

Additional documentation of income or assets not reflected on tax returns may be requested and/or if the borrower(s) have requested tax filing extension(s).

**Step 4** Mail the completed, signed, and dated Mortgage Assistance Package with required documentation to:  
**People's United Bank, N.A. Attn: Credit Collections P.O. Box 820 Burlington, VT 05402-0820.**

### **IMPORTANT REMINDERS:**

If you have any questions, please contact us at (800) 463-0416. Keep a copy of all documents and proof of mailing/e-mailing for your records.

## Request for Mortgage Assistance

### Section 1: Borrower Information

Property Address:			Mortgage Loan Number:
Address (additional):			
City:	State:	Zip Code:	
<b>Borrower</b>	Name:		Home Phone:
Email Address:			Cell Phone:
Mailing Address (If different from above):			Work Phone:
Address (additional):			Other Phone:
City:	State:	Zip Code:	
<b>Co-Borrower</b>	Name:		Home Phone:
Email Address:			Cell Phone:
Mailing Address (If different from above):			Work Phone:
Address (additional):			Other Phone:
City:	State:	Zip Code:	
I want to:	<input type="checkbox"/> Keep the property	<input type="checkbox"/> Sell the property	
The Property is my:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home	<input type="checkbox"/> Investment
The Property is:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied	<input type="checkbox"/> Vacant
Has any borrower filed for bankruptcy? <input type="checkbox"/> No <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13		Is any borrower an active duty service member? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Bankruptcy Filing Date (mm/dd/yyyy):		Have you recently been deployed away from your principal residence or recently received a permanent change of station order?	
Has your bankruptcy been discharged?    Yes    No		Yes    No	
Is any borrower the surviving spouse of a deceased service member who was on active duty at the time of death?			Yes    No
How many single-family properties, other than your principal residence, do you and/or any co-borrower(s) own individually, jointly, or with others?			

### Section 2: Hardship Affidavit

#### Reason for Delinquency

I am requesting review for loan assistance or a foreclosure alternative program. I am having difficulty making my monthly payment because of financial difficulties created by (Check all that apply):	
<input type="checkbox"/> <i>My household income has been reduced. Example: Unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability, or divorce of a borrower or co-borrower.</i>	<input type="checkbox"/> <i>My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity, and other debts.</i>
<input type="checkbox"/> <i>My expenses have increased. Example: Monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities, or property taxes.</i>	<input type="checkbox"/> <i>My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.</i>
<input type="checkbox"/> <i>I am unemployed and (1) I am receiving/will receive unemployment benefits or (2) my unemployment benefits ended less than 6 months ago.</i>	<input type="checkbox"/> <i>Other (Please provide a detailed explanation below):</i>
Explanation (continue on a separate sheet of paper if necessary):	

### Section 3 : COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER

Monthly Household Income		Monthly Household Expense/Debt (*Principal Residence Expense only)		Household Assets	
Monthly Gross Wages	\$	First Mortgage Principal & Interest Payment*	\$	Checking Account (s)	\$
Overtime	\$	Second Mortgage Principal & Interest Payment	\$	Checking Account (s)	\$
Self-Employment Income	\$	Homeowner's Insurance*	\$	Savings/Money Market	\$
Income from Annuities, or Dividends	\$	Property Taxes*	\$	CDs	\$
Untaxed Social Security/SSD	\$	HOA/Condo Fees*	\$	Stocks/Bonds	\$
Food Stamps/Welfare	\$	Credit Cards (total min. payment)	\$	Other Cash on Hand	\$
Taxable Social Security or retirement income	\$	Installment Debt (total payments)	\$	Retirement Accounts	\$
Child Support/Alimony**	\$	Child Support/Alimony**	\$	Value of all Real Estate except principal residence	\$
Tips, commissions, and bonus	\$	Car Payments	\$	Other	\$
Gross Rents Received***	\$	Mortgage Payments other properties****	\$	Other	\$
Other	\$	Other	\$	Other	\$
<b>Total (Gross income)</b>	\$	<b>Total Debt/Expenses</b>	\$	<b>Total Assets</b>	\$

\*\* Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.

\*\*\* Include rental income received from all properties you own

\*\*\*\* Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking mortgage assistance.

### Required Income Documentation

(Additional documents may be requested to complete your evaluation)

<p>All Borrowers</p>	<ul style="list-style-type: none"> <li>£ Include a signed IRS Form 4506-T.</li> <li>£ Include a copy of your two most recent year's federal tax returns together with all pages and schedules.</li> <li>£ Include a copy of your two most recent month's bank statements.</li> <li>£ Include a copy of your two most recent month's mortgage statements from non-People's United Bank NA mortgages.</li> <li>£ Provide a copy of your most recent annual property tax bill if property taxes are not currently escrowed.</li> <li>£ Provide evidence of hazard and flood (if applicable) insurance coverage and the amount of the annual premium(s).</li> </ul>
<p>Do you earn a wage? If yes, enter date below.</p> <p>Borrower Hire Date: (mm/dd/yyyy)</p> <p>Co-Borrower Hire Date: (mm/dd/yyyy)</p>	<ul style="list-style-type: none"> <li>£ For each borrower who is a salaried employee or hourly wage earner, provide the most recent pay stubs that reflects at least 30 days of year-to-date income.</li> </ul>
<p>£ Are you self-employed?</p>	<ul style="list-style-type: none"> <li>£ Provide your most recent signed and dated quarterly or year-to date profit and loss statement.</li> <li>£ Provide a copy of your two most recent years business tax returns together with all pages and schedules.</li> <li>£ Provide a copy of your two most recent month's bank statements for your business accounts.</li> <li>£ If you personally guaranteed a business debt that may show up on a consumer credit report provide evidence the debt is paid by the business.</li> <li>£ If you are drawing a monthly pay check from the business provide a copy of your of the most recent pay stubs that reflects at least 30 days of year-to-date income</li> </ul>
<p>£ Do you receive tips, commissions, bonuses, housing allowance or overtime?</p>	<ul style="list-style-type: none"> <li>£ Describe the type of income, how frequently you receive the income and third party documentation describing the income (e.g., employment contracts or printouts documenting tip income).</li> </ul>
<p>£ Do you receive social security, disability, death benefits, pension, public assistance or adoption assistance?</p>	<ul style="list-style-type: none"> <li>£ Provide documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider and receipt of payment (such as two most recent bank statements or deposit advices).</li> </ul>
<p>£ Do you receive alimony, child support, or separation maintenance payments?</p>	<ul style="list-style-type: none"> <li>£ Provide a copy of the divorce decree, separation agreement, or other written legal agreement filed with the court that states the amount of the payments and the period of time that you are entitled to receive them. AND</li> <li>£ Copies of your two most recent bank statements or deposit advices showing you have received payment.</li> </ul> <p><b>Notice:</b> Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.</p>
<p>£ Do you have income from rental properties that are not your principal residence?</p>	<ul style="list-style-type: none"> <li>£ Provide your most recent Federal Tax return with all schedules, including Schedule E</li> <li>£ If rental income is not reported on Schedule E, provide a copy of the current lease agreement with bank statements showing deposit of rent checks.</li> </ul>

**Required Documentation for Short Sales and Deed- in-Lieu of Foreclosure**

(Additional documents may be requested to complete your evaluation)

All Short Sales

- £ Provide the contact information for the bank to perform an interior appraisal.
- £ Include a copy of the signed purchase and sales agreement.
- £ Include a copy of the listing agreement
- £ Include a copy of the proposed Settlement/Closing Disclosure Statement.
- £ Provide a short sale affidavit.

All Deed-in-Lieu of Foreclosure

- £ Provide the contact information for the bank to perform an interior appraisal.

**SECTION 4: OTHER PROPERTIES OWNED**

(You must provide information about all properties that you or the co-borrower own, other than your principal residence.)

**Other Property #1**

Property Address:

Servicer Name:

Mortgage Balance \$

Current Value \$

Gross Monthly Rent \$

Monthly mortgage payment\* \$

Property is    £ Vacant        £ Second or seasonal home        £ Rented

**Other Property #2**

Property Address:

Servicer Name:

Mortgage Balance \$

Current Value \$

Gross Monthly Rent \$

Monthly mortgage payment\* \$

Property is    £ Vacant        £ Second or seasonal home        £ Rented

**Other Property #3**

Property Address:

Servicer Name:

Mortgage Balance \$

Current Value \$

Gross Monthly Rent \$

Monthly mortgage payment\* \$

Property is    £ Vacant        £ Second or seasonal home        £ Rented

I hereby affirm the following:

I obtained a Mortgage Loan that was secured by the above-described property. I have described my present financial condition on this Financial Analysis form and the attachments hereto and I certify that all the information contained herein is true, accurate and correct to the best of my knowledge. I understand and realize that the financial information I am providing will be used by the servicer and/or the investor of my Mortgage Loan to analyze my options with respect to the Mortgage Loan. I further understand and acknowledge that any action taken by the servicer and/or the investor of my Mortgage Loan on my behalf will be made in strict reliance on the financial information I am providing herein.

I hereby authorize creditors, depositories, or credit agencies to release information regarding my financial obligations to the servicer and/or investor of my Mortgage Loan.

I therefore agree that, if it is determined that the financial information I have provided contained information which was misrepresented by me and thereby caused actions to be taken which would not have been taken had the true facts and circumstances been known, I shall be liable for any or all losses or damages suffered by the servicer and/or investor of my Mortgage Loan.

Disclosure concerning joint extension of credit: the undersigned applicants confirm that they understand and have knowingly applied jointly for credit. I hereby acknowledge that my intention is to apply jointly for credit:

By \_\_\_\_\_  
Signature of Borrower    Printed Name    Date (mm/yy/yyyy)

By \_\_\_\_\_  
Signature of Co-Borrower    Printed Name    Date (mm/dd/yyyy)

**Notice of Right to  
Receive a Copy of  
Appraisal**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal even if your application is not approved. If you are unable to repay the appraisal fee at this time, it may be deferred to loan payoff or maturity.