Nationstar Mortgage is committed to helping you achieve and maintain successful homeownership. We want you to have a mortgage that is both affordable and manageable to help you stay in your home. We'll work with you at every stage of homeownership to make sure you always have options. Even in challenging times.

We're here to help!
This guide will help you apply for options to prevent foreclosure such as a modification, forbearance or repayment plan. It lists the steps, forms and documents you must complete and provide to us in order to start the process. If we need anything else along the way, we'll let you know.

**Fill out your application form.**
Choose from one of two application forms below, depending on the investor/guarantor of your mortgage.

You can complete your application online by visiting the “Getting Started” tab under “Homeowner Assistance” at NationstarMtg.com/PaymentAssistance. You can also download, print and send your complete form to us by mail.

- **UBAF: Uniform Borrower Assistance Form**
  This form is used for Fannie Mae, Freddie Mac, FHA, VA or USDA-Rural Housing Loans.

  or

- **RMA: Request for Mortgage Assistance Form**
  This form is used for loans outside of Fannie Mae, Freddie Mac, Ginnie Mae, FHA, VA or USDA-Rural Housing.

  - If you don't know what type of mortgage you have, it's OK. Use the RMA form.
  - Before submitting, make sure your application is filled out completely, is legible, and is signed and dated by all borrowers and occupying non-borrowers (see STEP FOUR for details). Incomplete or illegible applications could result in a delay of your application review.
  - You must provide proof of homeowners or other association dues disclosed in your application form.

**Complete these additional documents.**
The following three forms are required before we can begin processing your request. You can download these forms at NationstarMtg.com/PaymentAssistance using the links next to the applications forms above.

- **IRS 4506T - EZ form**
  This form gives Nationstar authorization to request a copy of the federal tax return you filed with the IRS in the years listed on the form. Nationstar may also request a copy of your previously filed federal tax returns during the evaluation process.*

- **Hardship Affidavit form**
  Use this form to explain the hardships and your reason(s) for requesting assistance.*

- **Dodd-Frank form**
  Complete this form to certify you have not been convicted of any crimes associated with a mortgage or real estate transaction within the past ten years.

  *Before submitting, ensure your forms are filled out completely, are legible, and are signed and dated by all borrowers and occupying non-borrowers (see definition below). Incomplete or illegible forms could result in a delay of your foreclosure prevention evaluation.
Provide proof of income.
To complete your application, additional proofs of income documents are required. Please provide proof of income for all declared income sources on your application form.

If you have hourly or salary wages, please provide:
• Pay stubs covering at least 30 consecutive days, dated within the most recent 90-day period.
  - Pay stubs must display your name, employer name, pay period, year-to-date earnings and deductions.
  - Provide a letter of explanation if your pay stubs are missing any of the above components.
• Contract employees where federal taxes are not deducted are considered self-employed and should follow the section below.

If you are self-employed, please provide:
• Profit and Loss (P&L) statements for the most recent quarter or year-to-date earnings.
  - P&L form must include: business name, earnings period and detailed itemized business income and expenses.
  - If you pay wages or salary to employees and/or yourself, you must include a break down of the wages paid.
  - A copy of your most recent federal personal tax return, with all schedules, signed and dated.
• If the business income is associated with a corporation or partnership, you must include the schedule K-1 from the business return as proof of percentage of your ownership.

If you have Rental income, please provide:
• Copy of all rental lease agreements signed and dated.
  - Lease agreements must include: property address, rental amount, borrower and tenant signatures, and start and end date of the lease. Provide a letter of explanation if your lease agreements are missing any of the above components.
  - Two months proof of receipt of this income, dated within the most recent 90-day period. Acceptable examples include: Bank statements with rental deposits, copies of tenant checks, rental receipts, or money orders.
• Proof of principal, interest, property taxes and homeowners insurance for each rental property. Provide a letter of explanation if the rental property is paid off along with proof of taxes and insurance.
  - Copy of most recent federal personal tax return, with all schedules, signed and dated.

If you have benefit income (SSI, Retirement, Pension, Annuity), please provide:
• Copy of your current award letter or other proof of expected monthly income.
• Two months proof of receipt of this income, dated within the most recent 90-day period. Acceptable examples include: bank statements, copies of checks, transaction history or monthly statements.

If you are unemployed, please provide:
• Copy of your current unemployment award letter.
• One month proof of receipt of your unemployment income.

If you receive child support or alimony and want to use this income to qualify for modification, please provide:
• Court recorded documentation that shows your expected monthly income.
• Two months proof of receipt of this income, dated within the most recent 90-day period. Acceptable examples include bank statements, copies of checks or transaction history. Provide a letter of explanation for any discrepancies between expected and proof of income.

If you receive income from a source not listed above, please provide:
• Provide a detailed letter of explanation describing the income source, amount and frequency.
• Two months proof of receipt of the income, dated within the most recent 90-day period.

NOTE: Depending on the requirements of the investor/guarantor of your mortgage, additional information may be required as your application progresses.

Nationstar is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
Do you have an occupying non-borrower on your application?
(If not, skip to STEP FIVE.)
An occupying non-borrower is a person who occupies the subject property, and who contributes financially toward the monthly mortgage payments. If you voluntarily provide income from one or more occupying non-borrowers, they must meet the following conditions:
✓ Occupying non-borrower must also complete the application listed above.
✓ Occupying non-borrower must provide the same proof of income documentation as required above.
✓ If the occupying non-borrower is not contributing 100% of their income to the household, they must provide a Contribution Statement. A contribution statement is a signed letter verifying they live in the home and how much money they contribute each month to the mortgage.

Send everything to us.
Copies of all the above completed forms and documents can be faxed, emailed (scans) or mailed to Nationstar using the information below. If you completed your application online, you can upload scanned copies of your documents at the end of the application process.
Email: modification.assistance@nationstarmail.com
FAX: 214-488-1993
Address: Nationstar Mortgage LLC
    Attn: Loan Modification Processing Unit
    P.O. Box 630268
    Irving, TX 75063

If you need assistance or have questions call a Nationstar Representative at 888-480-2432.

IMPORTANT: If you are currently engaged in an active bankruptcy you should consult with your attorney.

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