



## Hardship Affidavit Form

### Borrower Information

Borrower Name (first, middle, last):  
Date of Birth:  
Co-Borrower Name (first, middle, last):  
Date of Birth:

### Property/Loan Information

Property Street Address:  
Property City, ST, Zip:  
Servicer:  
Loan Number:

In order to be evaluated for a foreclosure prevention alternative ("Foreclosure Prevention Alternative") offered by Ocwen Loan Servicing ("Servicer"), I am submitting this form to the Servicer and indicating by my checkmarks the one or more events that contribute to my difficulty making payments on my mortgage loan.

I am having difficulty making my monthly payment because of financial difficulties created by:

**(check all that apply)**

- 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.
- My monthly debt payments are excessive, and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
- My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.
- My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
- Other (please specify):

### Program Terms And Conditions



Ocwen Loan Servicing Proprietary and Confidential –  
Restricted=Pre-decisional-Not for Publication. Contains non-public Information under a Financial Agency Agreement with the U.S. Department of Treasury. Confidential Treatment is required.



## Hardship Affidavit Form

### Borrower/Co-Borrower Acknowledgement and Agreement

1. I certify that all of the information in this Hardship Affidavit is truthful and the event(s) identified above has/have contributed to my need for a Foreclosure Prevention Alternative relating to my mortgage loan.
2. I understand and acknowledge the Servicer may investigate the accuracy of my statements, may require me to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I understand the Servicer may pull a current credit report on all borrowers obligated on the note relating to my mortgage loan.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I do not provide all of the required documentation, the Servicer may cancel a Foreclosure Prevention Alternative and may pursue foreclosure on my home.
5. I certify that I have not received a condemnation notice on my property.
6. I certify that I am willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I understand that time is of the essence.
7. I understand that the Servicer may use this information to evaluate my eligibility for a Foreclosure Prevention Alternative, but the Servicer is not obligated to offer me assistance based solely on the representations in this Hardship Affidavit.
8. I understand that the Servicer may collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Foreclosure Prevention Alternative offered by the Servicer to any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s).

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

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## Dodd-Frank Certification

Account Number:

### Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

\_\_\_\_\_  
 Borrower Signature

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Co-Borrower Signature

\_\_\_\_\_  
 Date

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## Home Affordable Foreclosure Alternative Property Occupancy Certification

To qualify for a Relocation Incentive under the HAFA Program, the subject property must be occupied by a borrower or bona fide tenant or by legal dependent, parent or grandparent of the borrower who is living in the property rent free at the time the Short Sale Agreement (SSA), Alternative Request for Approval of Short Sale (ARASS) or Deed in Lieu (DIL) is executed. Proof of occupancy is required. All occupants must sign a Dodd-Frank Certification form to receive a HAFA Relocation Incentive.

Please check the box that applies:

- The subject property is owner occupied.
- The subject property is tenant occupied. Valid lease/rental agreement is required, please include when returning this form.
- The Subject Property is occupied by legal dependent, parent or grandparent of the borrower who is living in the property rent free. Letter of validation from the borrower is required.
- The subject property is vacant.

Borrower Printed Name	Borrower Signature	Date
Co-Borrower Printed Name	Co-Borrower Signature	Date

### Program Terms And Conditions

