



The items below are a list of the documents you should collect and be prepared to submit.
This is not an application

For details or **to request an application**, contact our Mortgage Assistance Department:

Contact:
 602.801.5387 (Direct)
 866.447.8093 (Main)
 PBSAD@midfirst.com

Required Documentation

The below documents are required for all Mortgage Assistance Applications

- 2 months Paystubs
- 2 months Bank/Deposit Statements
- 2 months Retirement Statements, if applicable
- Explanation of hardship
- Documents required as outlined in the Hardship Documentation and Borrower Income Sections below
- Most recent W2
- Copy of active homeowner's insurance policy, if applicable
- Photo ID for each borrower

Additional Required Borrower Income Documentation

The below is required if you receive the following income types below:

Type (Check All That Apply)	Required Income Documentation	Notes/Explanation Use the area below or provide separate attachment
<input type="checkbox"/> Self-employment income	<ul style="list-style-type: none"> • Two most recent bank statements showing self-employed income deposit amounts • Most recent signed and dated quarterly or year-to-date profit and loss statement • Most recent Tax Return 	
<input type="checkbox"/> Rental Income	<ul style="list-style-type: none"> • Rental property address, AND • Two most recent bank statements demonstrating receipt of rent OR • Two most recent deposited rent checks 	
<input type="checkbox"/> Unemployment Benefit Income	<ul style="list-style-type: none"> • Unemployment Documentation 	
<input type="checkbox"/> Alimony, Child Support, or Separate Maintenance Income	<ul style="list-style-type: none"> • Two most recent bank statements showing deposit amounts OR • Other documentation showing the amount and frequency of the benefits 	
<p><i>Note: only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan</i></p>		
<input type="checkbox"/> Social Security	<ul style="list-style-type: none"> • Two most recent bank statements showing deposit amounts OR • Award letters or other documentation showing the amount and frequency of the benefits 	
<input type="checkbox"/> Pension		
<input type="checkbox"/> Disability		
<input type="checkbox"/> Death Benefits		
<input type="checkbox"/> Public Assistance (adoption assistance, housing allowance, and other)		

Required Hardship Documentation

Please identify the hardship(s) that best apply to your situation:

The identified Hardship began on (Date) _____ and is: Continuing Resolved as of (date) _____

Example of Resolved Hardship: I was laid off work for 2 months. As of XX Date, fully employed and income has returned.

Examples of Continuing Hardship: My wages were reduced permanently as of XX Date

Hardship (Check All That Apply)	Required Hardship Documentation	Notes/Explanation Use the area below or provide separate attachment	
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> Unemployment Documentation 		
<input type="checkbox"/> Reduction in income	<ul style="list-style-type: none"> No additional documents required 		
<input type="checkbox"/> Increase in Property Expense (Increase in property tax, HOA, insurance, etc.)	<ul style="list-style-type: none"> Related statements showing increase 		
<input type="checkbox"/> Divorce or Legal Separation	<ul style="list-style-type: none"> Final divorce decree or final separation agreement OR Recorded quitclaim deed 		
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable	<ul style="list-style-type: none"> Recorded quitclaim deed OR Legally binding agreement evidencing that the non-occupying individual(s) has relinquished all rights to the property 		
<input type="checkbox"/> Death of a borrower or titleholder	<ul style="list-style-type: none"> Death certificate OR Obituary or newspaper article reporting the death 		
<input type="checkbox"/> Employment transfer/relocation	<p>For employment transfers/new employment:</p> <ul style="list-style-type: none"> Copy of signed offer from employer showing transfer to a new location or written explanation if employer documentation not applicable, AND Documentation that reflects the amount of any relocation assistance provided 		
<input type="checkbox"/> Military Relocation	<p>For active duty service members:</p> <ul style="list-style-type: none"> Permanent Change of Station (PCS) orders or letter showing transfer. Any other orders indicating active duty. 		
<input type="checkbox"/> Medical Hardship	<ul style="list-style-type: none"> Explanation of cost/medical hardship 		
Note: Detailed medical information and/or information from a medical provider is not required			
<input type="checkbox"/> Disability Hardship (Long-term or permanent disability, or serious illness of borrower/co-borrower or dependent family member)	<ul style="list-style-type: none"> Explanation/verification of disability or illness 		
Note: Detailed medical information and/or information from a medical provider is not required			
<input type="checkbox"/> Disaster Hardship (Natural or man-made disaster impacting the property or borrower's place of employment)	<ul style="list-style-type: none"> Explanation of disaster <p><i>*Depending on the circumstances of the disaster, additional information may be required after review of the application.</i></p>		
<input type="checkbox"/> Other hardship	<ul style="list-style-type: none"> Written explanation describing the details of the hardship and any relevant documentation 		
Note: The Loan Officer/Processor will review and use the information and supporting documentation you provide to help identify the assistance you may be eligible to receive.			