MIDFIRST BANK

Loan number: ____________________

Community Development Lending: Bank Contact Information

Organization Name: **MidFirst Bank**
Contact: Cheri Gruber
Phone: 602-801-5141

NMLSR ID #: **619047**
NMLSR ID # 351924

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to MidFirst Bank.

Mail
MidFirst Bank
Attn: Cheri Gruber
16150 N. Arrowhead Fountains Center Dr.,
Suite 295, Peoria, AZ 85382

Email
Cheri.Gruber@midfirst.com

You will be notified within 5 business days of the receipt of this application, including whether any additional information needed by the Bank to complete this application.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact me at 602-801-5141 or Cheri.Gruber@midfirst.com.

If you are experiencing a financial hardship, you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, or information on state or local government mortgage assistance programs that may be available; contact one of the following federal government agencies:

The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

Borrower Information

	Borrower	Co-Borrower
Name		
Social Security Number (last 4 digits)		
Email Address*		
Preferred Phone Number *The Bank will use this as your primary contact number*	☐ Cell ☐ Work ☐ Home	☐ Cell ☐ Work ☐ Home
Secondary Phone Number *If applicable*	☐ Cell ☐ Work ☐ Home	☐ Cell ☐ Work ☐ Home
DocuSign Consent *Consent to receive documents via DocuSign, when applicable*	☐ Yes ☐ No	☐ Yes ☐ No

**Borrower and Co-borrower emails required for DocuSign and must be two separate emails.*

If any of the contact information above does not match the information currently in the Bank system, you are giving the Bank permission to update your Bank profile on your behalf by listing the updated information above.

Military Service: Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? *If select "yes" please provide applicable orders.*

Select all that apply: ☐ No ☐ Yes, Borrower ☐ Yes, Co-Borrower

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Property Information

Property Address ____

The collateral address above will be used as the mailing address for Mortgage Assistance. If you prefer a different address, please discuss with your Loan Officer.

☐ Primary residence ☐ Second/Vacation home ☐ Rental property

Property Occupancy: ☐ I am currently living in the home ☐ Home is rented ☐ Home is Vacant

Plans for the Property

☐ Keep the property ☐ Undecided ☐ Sell the property

(Transfer ownership of the property to MidFirst Bank)

Is the property listed for sale? ☐ Yes ☐No

Listing agent Name/Contact Information: ____

Or indicate "for sale by owner if applicable"

Property Expenses, Insurance, and Condition

Condominium or homeowners' association (HOA) fees: $__________

Do you have a current homeowner's insurance policy ☐ Yes ☐ No

Does the property have any damage that could affect your ability to make regular mortgage payments? ☐ Yes ☐ No

If yes, where is the damage located? ☐ Interior ☐ Exterior

Do you plan to repair the property? ☐ No ☐ Yes ☐ In process

Cost related to property damage: Ongoing monthly expense: $__________ Total repair cost $__________

Please describe the damage: ____

____

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____

Ownership Information

Marital status must be provided in order to determine if a person, other than the borrower or co-borrower, may have an ownership interest in the property. **This information is not used for determining mortgage assistance eligibility.** Please select the marital status that best reflects your current situation. "Unmarried" includes those who are single, divorced or widowed.

Borrower marital status: ☐ Married ☐ Unmarried Co-borrower marital status: ☐ Married ☐ Unmarried

Has marital status changed since the loan was issued? ____

Spouse's full name (if they are not listed as a borrower): ____

Is everyone who has an ownership interest in the property, whether as a titleholder or due to spousal rights in your state, available to sign mortgage assistance documents, if required? ☐ Yes ☐ No

If not, please explain: ____

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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 (state below or in a separate attachment)
- Most recent W2
- Copy of active homeowner's insurance policy, if applicable
- Photo ID for each borrower
- Any additional documents requested by the Loan Officer/Processor
- Documents required as outlined in the Hardship Documentation and Borrower Income Sections below

If you are reliant upon non-borrower household income, please include details of this income in your explanation. The documents listed above and, in the tables, below may be requested to support this household income.

Explanation of Hardship: ____

____

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____

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
☐ Self-employment income	• 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	
☐ Rental Income	• Rental property address, **AND** • Two most recent bank statements demonstrating receipt of rent OR • Two most recent deposited rent checks	
☐ Unemployment Benefit Income	• Unemployment Documentation	
☐ Alimony, Child Support, or Separate Maintenance Income	• Two most recent bank statements showing deposit amounts OR • Other documentation showing the amount and frequency of the benefits	
Note: *only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan*		
☐ Social Security ☐ Pension ☐ Disability ☐ Death Benefits ☐ Public Assistance (adoption assistance, housing allowance, and other)	• Two most recent bank statements showing deposit amounts OR • Award letters or other documentation showing the amount and frequency of the benefits	

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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
☐ Unemployment	• Unemployment Documentation	
☐ Reduction in income	• No additional documents required	
☐ Increase in Property Expense (Increase in property tax, HOA, insurance, etc.)	• Related statements showing increase	
☐ Divorce or Legal Separation	• Final divorce decree or final separation agreement OR • Recorded quitclaim deed	
☐ Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable	• Recorded quitclaim deed OR • Legally binding agreement evidencing that the non-occupying individual(s) has relinquished all rights to the property	
☐ Death of a borrower or titleholder	• Death certificate OR • Obituary or newspaper article reporting the death	
☐ Employment transfer/relocation	**For employment transfers/new employment:** • 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	
☐ Military Relocation	**For active duty service members:** • Permanent Change of Station (PCS) orders or letter showing transfer. • Any other orders indicating active duty.	
☐ Medical Hardship	• Explanation of cost/medical hardship	
***Note**: Detailed medical information and/or information from a medical provider is __not__ required*		
☐ Disability Hardship (Long-term or permanent disability, or serious illness of borrower/co-borrower or dependent family member)	• Explanation/verification of disability or illness	
***Note**: Detailed medical information and/or information from a medical provider is not required*		
☐ Disaster Hardship (Natural or man-made disaster impacting the property or borrower's place of employment)	• Explanation of disaster **Depending on the circumstances of the disaster, additional information may be required after review of the application.*	
☐ Other hardship	• 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.*		

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Borrower Certification and Agreement

1. I certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I agree to provide MidFirst Bank with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all MidFirst or authorized third party* communications.
3. I acknowledge and agree that MidFirst Bank is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I consent to MidFirst Bank or authorized third party* to obtain a current credit report for the borrower and co-borrower.
5. I consent to the disclosure by MidFirst Bank, authorized third party,* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law, including but not limited to providing mortgage assistance, verifying any data or information contained in this application, and performing audit and quality control reviews. Personal information may include, but not limited to: (a) my name, address, telephone number, (b) my Social Security Number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
6. I agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I will provide written and/or verbal confirmation as acceptance of the plan.
7. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to MidFirst Bank or authorized third party*.

*An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower Signature: ________________________________ Date: ______________________

Co-Borrower Signature: ______________________________ Date: ______________________

Please submit your completed application, together with the required documentation, to MidFirst Bank.

Mail	**Email**
MidFirst Bank Attn: Cheri Gruber 16150 N. Arrowhead Fountains Center Dr., Suite 295, Peoria, AZ 85382	Cheri.Gruber@midfirst.com

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