

Colorado Attorney General's National Mortgage Settlement  
**Modification Assistance Program Application**

**Funding Partners - Program Administrator** Phone 970-494-2021 Fax 970-494-2021

**Contact: Megan Ferguson**, Loan Programs & Outreach Coordinator [megan@fundingpartners.org](mailto:megan@fundingpartners.org)

Date Submitted

Housing Counseling Agency:

Name of Counselor:

Phone for Counselor:

Email for Counselor:

*When you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this application is accurate and truthful.*

**Section 1: Borrower Information**

Borrower Information				Co-Borrower Information			
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Name				Name			
Social Security Number	Date of Birth	Marital Status	# Dependents	Social Security Number	Date of Birth	Marital Status	# Dependents

Total number of people living in the home

Home phone with area code	Home phone with area code
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Cell or work number with area code	Cell or work number with area code
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Current Address	Current Address
Mailing Address (if different)	Mailing Address (if different)

Email Address	Email Address
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Employer Name	Employer Name
Address	Address
City, State, Zip	City, State, Zip
Employer Phone	Employer Phone
Employment Start Date	Employment Start Date

***If employed in current position less than 2 years or if currently employed in more than one position complete the following:***

Employer Name	Employer Name
Address	Address
City, State, Zip	City, State, Zip
Employer Phone	Employer Phone
Employment Start Date	Employment Start Date

Has borrower or co-borrower filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/>
	Status Date:

Comments:	Dismissed Discharged
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Has a Notice of Election Demand been filed?  
 Date of NED

**Section 2: Hardship Affidavit**

I am requesting financial assistance to bring my mortgage payments current. My financial difficulties were created

because:

*Please briefly explain **what** happened, (job loss, medical emergency, etc),*

*When it happened?*

*How it has been resolved?*

*What other solutions have you tried?*

Attach a separate sheet if necessary

Be sure separate sheet is labeled with your full printed name

**Section 3: I am requesting assistance with my principal residence:**

Yes  No

Property Address:

City, State, Zip Code

Lien Holder/ Servicer		Loan Number	
<b>Other mortgages or Liens:</b> <input type="checkbox"/> Yes <input type="checkbox"/> No			
Lien Holder/ Servicer		Loan Number	
Do you have HOA fees?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, are fees paid current?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Name and address that fees are paid to:			
Does your mortgage payment include taxes and insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If NO, are taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No		Is Insurance current? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Annual Homeowners Insurance		\$	
Annual Taxes		\$	
Is the property listed for sale?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, Listing agents name		Phone Number	
List date?	Have you received an offer?		
Accepted?	Closing date?		

**Section 4: Financial Worksheet**

Homeowner Name(s):		Loan Number:	
<b>INCOME</b>	<b>Monthly Gross</b>	<b>Monthly Net</b>	<b>Source</b>
Borrower	\$		
Co-Borrower	\$		
Other income 1	\$		
Other income 2	\$		
Other income 3	\$		
<b>Monthly</b>		<b>Total Annual Income</b>	
Total Gross Income	\$		\$
Total Net Income	\$		
<b>EXPENSES</b>	<b>Monthly payment</b>	<b>Unpaid balance</b>	<b>ASSETS</b>
Mortgage payment	\$	\$	Checking \$
2nd Mortgage payment	\$	\$	Savings \$
Monthly taxes	\$	\$	IRA/401K \$
Monthly insurance	\$	\$	Other \$
(if not in payment)	\$	\$	
HOA dues/insurance	\$	\$	
Cell phone	\$	\$	
Home phone	\$	\$	
Cable/Internet	\$	\$	
Electric	\$	\$	
Gas	\$	\$	
Trash	\$	\$	
Water	\$	\$	
Monthly food costs	\$	\$	
Car payment(s)	\$	\$	
Car Insurance	\$	\$	
Vehicle(s) gas	\$	\$	
Daycare/Childcare	\$	\$	
Child Support	\$	\$	
Health Insurance	\$	\$	
Medical/Dental costs	\$	\$	
Prescriptions	\$	\$	
Life Insurance	\$	\$	
Credit cards	<b>Monthly payment</b>	<b>Unpaid balance</b>	<b>SUMMARY</b>
	\$	\$	<b>TOTAL EXPENSES</b> \$
	\$	\$	<b>TOTAL BALANCE</b> \$
	\$	\$	<b>GROSS MONTHLY SURPLUS</b> \$
	\$	\$	<b>NET MONTHLY SURPLUS</b> \$
Additional Expenses:	\$	\$	
<p><i>By signing below, I/We certify that the information and documentation provided is true and correct to the best of my/our knowledge. In the event a third party is designated to assist on my/our behalf, I have included written authorization to the designee to assistance on my/our behalf (Authorization for Release of Information Form)</i></p>			
_____	_____	_____	
Signature	Printed Name	Date	
_____	_____	_____	
Signature	Printed Name	Date	

**Section 5: Other Properties Owned**

Do you have income from rental properties that are not your principal residence? Provide your most recent Federal Tax return with all schedules including Schedule E.

<b>Other Property #1</b>					
Property Address:					Loan Number
Servicer Name		Mortgage Balance \$	Current Value \$		
Property is:	Vacant <input type="checkbox"/>	Rented? <input type="checkbox"/>	Yes <input type="checkbox"/>	Second or <input type="checkbox"/>	Yes <input type="checkbox"/>
				Gross rent?	Mortgage payment?
			Seasonal home		

<b>Other Property #2</b>					
Property Address:					Loan Number
Servicer Name		Mortgage Balance \$	Current Value \$		
Property is:	Vacant <input type="checkbox"/>	Rented? <input type="checkbox"/>	Yes <input type="checkbox"/>	Second or <input type="checkbox"/>	Yes <input type="checkbox"/>
				Gross rent?	Mortgage payment?
			seasonal home		

<b>Other Property #3</b>					
Property Address:					Loan Number
Servicer Name		Mortgage Balance \$	Current Value \$		
Property is:	Vacant <input type="checkbox"/>	Rented? <input type="checkbox"/>	Yes <input type="checkbox"/>	Second or <input type="checkbox"/>	Yes <input type="checkbox"/>
				Gross rent?	Mortgage payment?
			seasonal home		

**Section 6: Information for Government Monitoring Purposes**

You are not required to furnish this information but are encouraged to do so. If you do not wish to provide the information, please indicate below.

**Borrower:**

**Co- Borrower:**

I do not wish to provide the information

I do not wish to provide the information

Ethnicity  Hispanic or Latino  
 Not Hispanic or Latino

Ethnicity  Hispanic or Latino  
 Not Hispanic or Latino

Race  American Indian or Alaska Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White

Race  American Indian or Alaska Native  
 Asian  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 White

Sex  Female  
 Male

Sex  Female  
 Male

**Section 7: Borrower and Co-borrower Acknowledgement and Agreement**

1. I certify that all the information in this application is truthful and the hardship identified has contributed to the submission of this request of mortgage assistance.
2. I understand and acknowledge that the Servicer, the Program Administrator, the Housing Counseling Agency, the Colorado Attorney General's office and their respective agents may investigate the accuracy of my statements, may require me to provide additional supporting documentation and that knowingly submitting false information may violate Federal and other applicable law.
3. I authorize and give permission to the Servicer, the Housing Counseling Agency, the Program Administrator, and their respective agents, to assemble and use a current consumer report on all borrowers obligated on the loan, to investigate each borrower's eligibility for the "Program" and the accuracy of my statements and any documentation that I provide in connection with my request for assistance. I understand that these consumer reports may include, without limitation, a credit report, and be assembled and used at any point during the application process to assess each borrower's eligibility thereafter.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or if it is determined that any of my statements or any information contained in the documentation that I provide are materially false and that I was ineligible for assistance under the "Program", my participation in the "Program" may terminate.
5. I certify that the property for which I am requesting assistance is a habitable property that is not subject to condemnation notice and is my principal residence.
6. I certify that I am willing to provide all requested documents and to respond to all Counselor and Administrator communications in a timely manner. I understand time is of the essence.
7. I understand that the Counselor and Administrator will use the information I provide to evaluate my eligibility for available assistance options and alternatives, but they are not obligated to offer me assistance based solely on the representations in this document or other documents submitted in connection with this application.
8. I am willing to commit to on-going counseling if it is determined by program guidelines that my financial hardship is related to excessive debt.
9. If I am eligible for assistance under this program and I accept and agree to all terms of the program or agreement, I also agree that the terms of this Acknowledgement and Agreement are incorporated into such notice, plan, or agreement by reference as if set forth therein in full.
10. I understand that the Counselor will collect and record personal information that I submit in this application and during the evaluation process, including but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about my account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any notices, plans or agreements, to the Administrator in connection with their responsibilities as companies that perform support services in conjunction with "the Program".
11. I consent to being contacted concerning this request for mortgage assistance at any e-mail address or cellular or mobile telephone number I have provided to the Counselor or Administrator. This includes text messages to my cellular or mobile device.
12. I swear or affirm under penalty of perjury under the laws of the State of Colorado that I am a United States Citizen, or I am a legal permanent resident of the United States, or I am an alien lawfully present in the United States pursuant to Federal law.

***The undersigned certifies under penalty of perjury that all statements in this document are true and correct.***

\_\_\_\_\_

Borrower signature

\_\_\_\_\_

Date

\_\_\_\_\_

Co- Borrower signature

\_\_\_\_\_

Date

**Document List:**

- Completed and SIGNED application package
- 4506T or 4506T-EZ (please sign and date)
- Authorization For Release of Information (please sign and date)
- Funding Partners Privacy Policy (please initial and date)
- Borrower's Credit report pulled by Housing Counselor

**Supporting Documentation:**

- Pay-stubs for each borrower dated within 30 days of application that include year-to-date earnings.
- Most recent tax return or transcript, signed with all schedules

*If borrower or co-borrower is self employed the following is required:*

*Most recent 2 years personal returns, including all schedules (signed and dated)*

*Most recent 2 years business returns, including all schedules (signed and dated)*

- Previous 2 years W-2's and 1099's for all applicants
- Documentation to verify all other income of each borrower, (including any alimony or child support that the borrower chooses to rely upon to qualify)
- Most recent utility bills for water, sewer/ and or electricity
  - \* Name and address must be on the bill
- Current Homeowners Association, (HOA), bill
  - \* If property does not have a Homeowners Association or Condo Fee, need signed and dated letter stating "Property does not have Homeowners' Association
- Last 2 months Bank Statements (printouts from internet are acceptable)
  - Each open account, including checking, savings, money market, etc.
  - Signed and dated letter of explanations for any unique situations or unusual deposits
  - List and documentation of other significant assets
- Bankruptcy documents with all schedules (if there is a previous Bankruptcy)
  - Date of discharge
- Borrower's Identification Documents--provide a copy of
  - Government issued photo ID (Colo. Drivers licence, passport)
- Copies of Mortgage/household Documents, provide a copy of
  - \* Most recent mortgage statement and/or other correspondence
  - \* Current property tax bill (IF NOT ESCROWED)
  - \* Current homeowner's policy declaration page including flood policy(IF NOT ESCROWED)



Form **4506-T**  
 (Rev. January 2012)  
 Department of the Treasury  
 Internal Revenue Service

# Request for Transcript of Tax Return

OMB No. 1545-1872

► **Request may be rejected if the form is incomplete or illegible.**

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<p><b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.</p>	<p><b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</p>
<p><b>2a</b> If a joint return, enter spouse's name shown on tax return</p>	<p><b>2b</b> Second social security number or individual taxpayer identification number if joint tax return</p>
<p><b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions)</p>	
<p><b>4</b> Previous address shown on the last return filed if different from line 3 (See instructions)</p>	
<p><b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.</p>	

**Caution:** If the transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► \_\_\_\_\_

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .

**c Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . . . .

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. \_\_\_\_\_

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting more a transcript involved **identity theft** on your federal tax return. . . . .

**Caution.** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of signature date.

<b>Sign Here</b>	Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

# Borrower Signature Authorization

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

## Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker <b>Funding Partners for Housing Solutions, Inc.</b> <b>214 S. College Avenue, 2nd Floor</b> <b>Fort Collins, CO 80524</b> <b>TEL: (970) 494-2021 FAX: (970) 494-2022</b>	
3. Date	4. Loan Number		

## Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

\_\_\_\_\_

Borrower

\_\_\_\_\_

Date

\_\_\_\_\_

Borrower

\_\_\_\_\_

Date

<b>FACTS</b>	<b>What Does Funding Partners for Housing Solutions, Inc. Do With Your Personal Information?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and mortgage rates and payments</li> <li>• payment history and transaction history</li> <li>• credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Funding Partners for Housing Solutions, Inc. chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Funding Partners for Housing Solutions, Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

<b>Questions?</b>	<ul style="list-style-type: none"> <li>• Call 970-494-2021 or go to <a href="http://www.fundingpartners.org">www.fundingpartners.org</a></li> </ul>
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Borrowers Initials\_\_\_\_  
Co-Borrowers Initials\_\_\_\_

Who we are	
<b>Who is providing this notice?</b>	Funding Partners for Housing Solutions, Inc. 214 S. College Ave. 2nd Flr. Fort Collins, CO 80524
What we do	
<b>How does Funding Partners for Housing Solutions, Inc. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Funding Partners for Housing Solutions, Inc. collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for a loan or apply for financing</li> <li>• pay us by check</li> </ul> We also collect your personal information from other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State Laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Funding Partners for Housing Solutions, Inc. does not share with our affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Funding Partners for Housing Solutions, Inc. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Funding Partners for Housing Solutions, Inc. doesn't jointly market.</i></li> </ul>

Borrowers Initials\_\_\_\_  
 Co-Borrower Initials\_\_\_\_  
 Date\_\_\_\_\_