



How to Apply for Mortgage Assistance

Please call us at 1-800-552-3000 if you have questions

1 Choose One of These Two Ways to Apply

- OR {
- A Phone Application**
 - To get started, gather your income documents and financial hardship documents (see step 2 below). Then fill out and sign page 7 of the Application for Assistance, and send that to us along with your income and hardship documents. When we get them, we'll call you to go over the rest of your application over the phone.
 - B Written Application**
 - Fill out the entire Application for Assistance and send it back to us along with all the documents listed in step 2 below.

If there are more than two borrowers applying for mortgage assistance, please use an additional application for those borrowers to sign.

2 Gather and Send Your Documents

Your application is not complete until we receive all the information required, so it is important to provide this information promptly.

- Include documentation for your income sources listed on page 3.
- Include documentation that supports the hardship you selected on page 6.
- Include documentation for the expenses you listed on pages 4 and 5. **If you chose the phone application, we encourage you to talk to us before you gather and send your expense documentation.**

Email or Text:
dac@midfirst.com

Fax:
1-405-767-5815

Website Upload:
www.MyMidlandMortgage.com

Mail:
Midland Mortgage Attn: DAC
P.O. Box 268806
Oklahoma City, OK 73126-8806

Helpful Tips

- Start sending documents **as soon as they're ready** to go. You don't need to wait to send everything all at once.
- Please **call us at 1-800-552-3000 if you need help** completing the application or identifying the documentation we need from you.
- Please **write your loan number on each page** of every document sent to us.
- **Take photos of each document** page with your phone **and send them** to dac@midfirst.com by email or text.
- Regular mail is typically the slowest method for you to send documents to us. Please **consider using a quicker method** such as email, text, fax, or upload.

3 What Happens Next?

- A** If you chose to complete most of your application by phone, we'll call you within 2 business days after we receive your income documents, hardship documents, and signed hardship page. If you don't hear from us, please call us at **1-800-552-3000** between 8 a.m. and 5 p.m. CT. We may request for you to send us additional documents, such as expense verification, once we speak to you.
- B** If you chose to complete the written application, we may still contact you if we need to request additional information or documents to determine your eligibility for an assistance program. You're also encouraged to call us so that we can help you identify all of the documents we need to review your application.

The income and expense verification documents you submit as part of your application are valid for 60 days. You may be required to resubmit current financial information if a complete application isn't received within the 60-day timeframe.

Need Help? Call us at 1-800-552-3000 Monday through Friday 8 a.m. to 5 p.m. Central time



Application for Mortgage Assistance

A MIDLAND MORTGAGE LOAN NUMBER
Loan Number

B BORROWER	C CO-BORROWER
Borrower's Name	Co-Borrower's Name
Mailing Address	Mailing Address
City State Zip	City State Zip
Home Phone Cell Phone Work Phone	Home Phone Cell Phone Work Phone
Email Address	Email Address
Property Address (include city, state, and ZIP code)	

D PROPERTY INFORMATION			
I want to:	<input type="checkbox"/> Keep the property	<input type="checkbox"/> Sell the property	<input type="checkbox"/> Leave the property
The property is currently:	<input type="checkbox"/> My primary residence	<input type="checkbox"/> A second home	<input type="checkbox"/> An investment property
The property is currently:	<input type="checkbox"/> Owner occupied	<input type="checkbox"/> Renter occupied	<input type="checkbox"/> Vacant
Is the property listed for sale?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what was the listing date? _____	Is it for sale by owner (FSBO)? <input type="checkbox"/> Yes <input type="checkbox"/> No
Real estate agent's name & phone number: _____			
Have you received an offer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what is the date of the offer _____	and the amount of the offer _____?
Has the property sustained damage that could impact your ability to make regular mortgage payments? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes: Where is the damage located?	<input type="checkbox"/> Interior <input type="checkbox"/> Exterior	Do you intend to repair the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Are there ongoing monthly maintenance expenses related to this property damage? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, amount: _____			
Please describe the damages:			

E BORROWER 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 as a basis for determining assistance eligibility.** Please select the marital status that best reflects your situation. "Unmarried" includes those who are single, divorced, or widowed.

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

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

Are all parties with 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:

What is your occupation? Borrower: _____ Co-Borrower: _____

Is any borrower a U.S. servicemember? Yes No Is any borrower on active duty in the U.S. military? Yes No

Is any borrower the surviving spouse of a deceased U.S. servicemember who was on active duty at the time of death? Yes No

Has any borrower been deployed from your primary residence or received a permanent change of station (PCS) order? Yes No

If yes, please list the borrower(s) who has been deployed or received PCS orders: _____

F ASSETS

Please select the type(s) of assets for all borrowers who are listed on page 1 and provide the estimated value(s) of those assets.

Type of Asset	Estimated Value
<input type="checkbox"/> Cash	\$ _____
<input type="checkbox"/> Checking and savings accounts	\$ _____
<input type="checkbox"/> Certificates of deposit (CDs), stocks, and bonds	\$ _____
<input type="checkbox"/> Real estate (not including the property listed in Section B on page 1)	\$ _____
<input type="checkbox"/> Other (please list): _____	\$ _____

G INCOME DOCUMENTATION

Please answer the questions below about how often all borrowers receive each type of income.

Borrower	Co-Borrower
What is the frequency of your income or paychecks? <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly (every other week) <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly (twice a month) <input type="checkbox"/> Other _____	What is the frequency of your income or paychecks? <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly (every other week) <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly (twice a month) <input type="checkbox"/> Other _____
Are you paid all 12 months of the year? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, how many months are you paid? _____	Are you paid all 12 months of the year? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, how many months are you paid? _____
Do you receive commissions? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how often? _____	Do you receive commissions? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how often? _____
Do you receive bonuses? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how often? _____	Do you receive bonuses? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how often? _____

G**INCOME DOCUMENTATION (CONTINUED)**

Please select all type(s) of income each borrower receives and provide copies of all documents to verify every source of income you selected.

Type of Income	Types of documentation that are required to validate your income
Salary, wages & tips <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● 2 most recent pay stubs that show year-to-date earnings
Overtime pay <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Pay stubs from within the last year verifying that overtime pay is a typical ongoing source of income
Commissions <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Pay stubs from within the last year verifying commissions
Bonus pay <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Pay stubs from within the last year verifying bonus pay
Self-employment income <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Signed and dated profit-and-loss statements for the last 3 months (example forms are available at www.MyMidlandMortgage.com/forms)
Contribution income (such as assistance from family members) <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● A signed and dated letter from all contributors that contains the following: full name of the person contributing; length of time the contributor intends on contributing; amount of the contribution, and the frequency in which it is given ● A minimum of one month's proof of payment such as a canceled check or money order, or a bank statement with the deposit shown
Alimony, child support, or separate maintenance income (you do not need to disclose this income if you do not wish to have it considered as a basis for repaying this debt). <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Documents that verify the source of income for each borrower such as an award letter or court order ● 2 months of monthly statements or bank statements ● Birth certificate (or other proof of age) for each child if child support income is included
Rental property income (gross rents received) <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Signed rental or lease agreement: <ul style="list-style-type: none"> ○ The agreement must include the address of the rental property, rental amount, length of the lease, and signatures of the tenant and homeowner ○ For a month-to-month agreement, include all of the items above along with one month's proof of payment, such as a cancelled check or money order
Social Security & disability income <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Documents that verify the source of income (gross and net) for each borrower such as the current year's award letter
Retirement income & veteran/survivor benefits <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Documents that verify the source of income for each borrower such as an award letter or 2 months of monthly statements
Interest, dividends, annuities & royalties <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Documents that verify the source of income for each borrower such as a current award letter or 2 months of monthly statements
Food stamps (SNAP) & other public assistance <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Documents that verify the amount and frequency of benefits for each borrower such as a current award letter or 2 months of monthly benefit statements
Unemployment benefits <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Documents that verify the amount, frequency, and duration of benefits for each borrower such as an award letter or benefit statement
Other temporary income <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower	<ul style="list-style-type: none"> ● Documents that verify every other source of income for each borrower such as a current award letter or 2 months of monthly statements

H MONTHLY EXPENSE DOCUMENTATION

Please select the type(s) of expenses for each borrower and provide copies of documents to verify every expense you have noted below. Recent bills, invoices, receipts, canceled checks, and monthly statements are examples of documentation that we will accept for these expenses. **Please note: you will list your expenses for food, clothing, and other items in Section I (page 5).**

	Type of Expense	Amount
Housing & Utilities	<input type="checkbox"/> Second mortgage/home equity loan	\$ _____
	<input type="checkbox"/> Mortgage payments on other properties	\$ _____
	<input type="checkbox"/> Homeowners Association fees	\$ _____
	<input type="checkbox"/> Electricity	\$ _____
	<input type="checkbox"/> Natural gas and heating fuel	\$ _____
	<input type="checkbox"/> Water, sewage, and trash	\$ _____
	<input type="checkbox"/> Television (cable, satellite, streaming services, etc.)	\$ _____
	<input type="checkbox"/> Home phone	\$ _____
	<input type="checkbox"/> Internet	\$ _____
	<input type="checkbox"/> Mobile phone(s)	\$ _____
	<input type="checkbox"/> Home security	\$ _____
	<input type="checkbox"/> Other housing expenses: _____	\$ _____
Transportation	<input type="checkbox"/> Car payment(s)	\$ _____
	<input type="checkbox"/> Auto insurance	\$ _____
	<input type="checkbox"/> Gasoline/fuel	\$ _____
	<input type="checkbox"/> Maintenance/repairs	\$ _____
	<input type="checkbox"/> Public transportation costs	\$ _____
	<input type="checkbox"/> Other transportation expenses: _____	\$ _____
Insurance & Medical	<input type="checkbox"/> Life insurance (not deducted from paycheck)	\$ _____
	<input type="checkbox"/> Health insurance (not deducted from paycheck)	\$ _____
	<input type="checkbox"/> Out-of-pocket healthcare expenses (co-pays, prescriptions, etc.)	\$ _____
	<input type="checkbox"/> Other medical expenses: _____	\$ _____
Miscellaneous	<input type="checkbox"/> Education and tuition	\$ _____
	<input type="checkbox"/> Child care, child support, and alimony	\$ _____
	<input type="checkbox"/> Donations/charity/religious offerings	\$ _____
	<input type="checkbox"/> Other miscellaneous expenses: _____	\$ _____
Loans	<input type="checkbox"/> Unsecured loans (such as credit cards, personal loans, signature loans, and paycheck loans)	\$ _____
	<input type="checkbox"/> Student loans	\$ _____
	<input type="checkbox"/> Other loans: _____	\$ _____

I FOOD, CLOTHING & OTHER EXPENSE DOCUMENTATION

- Step 1:** How many people you are financially responsible for (including yourself)? 1 _ 2 _ 3 _ 4 _ 5 _ 6 _ 7 _ 8 _ Other: _____
- Step 2:** Please write the average amounts you spend per month on food, supplies, clothing, personal care, and other expenses in the space below.
- Step 3:** Compare your average monthly amounts to the “IRS National Standards for Food, Clothing, & Other Items” chart below using the column for the number of people you are financially responsible for. If you selected “other,” please add \$325 to the total for each additional person.
- Step 4A:** If your average monthly amounts are less than or equal to the IRS National Standard amounts, then please skip Step 4B and continue to the next page of this application.

Note: The IRS has derived National Standards for five necessary expenses from the Bureau of Labor Statistics. Borrowers are allowed to use the total National Standards monthly amount for their family size without further supporting documentation.

- Step 4B:** If your average monthly amounts are more than the amounts listed in the IRS column for the number of people you are financially responsible for, then please provide copies of documents that can be used to verify every expense.

Note: Recent bills, invoices, receipts, cancelled checks, and monthly statements are examples of the documentation types that we will accept in order to verify your expenses.

Type of Expense	Average Amount
● Food (food from grocery stores or other food stores and all meals and snacks from fast-food, take-out, delivery and full-service restaurants, including tips)	\$ _____
● Housekeeping supplies (laundry and cleaning supplies, stationery supplies, postage, delivery services, miscellaneous household products, and lawn and garden supplies)	\$ _____
● Apparel & services (clothing, footwear, material, patterns and notions for making clothes, alterations and repairs, clothing rental, clothing storage, dry cleaning and sent-out laundry, watches, jewelry, and repairs to watches and jewelry)	\$ _____
● Personal care products & services (products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, and other personal care products)	\$ _____
● Other expenses (expenses that are not included in the categories above or in Section H (page 4) such as bank fees and charges, reading materials, and school supplies)	\$ _____
Total Expense Amounts for Food, Clothing & Other Items	\$ _____

IRS National Standards for Food, Clothing & Other Items								
Monthly Expense	1 Person	2 People	3 people	4 People	5 People	6 People	7 People	8 People
Food	\$345	\$612	\$737	\$845	\$1,011	\$1,177	\$1,343	\$1,509
Housekeeping supplies	\$32	\$65	\$66	\$65	\$78	\$91	\$104	\$117
Apparel & services	\$83	\$138	\$193	\$293	\$351	\$409	\$467	\$525
Personal care products & services	\$36	\$63	\$73	\$77	\$92	\$107	\$122	\$137
Other expenses	\$143	\$254	\$309	\$370	\$443	\$516	\$589	\$662
Total Expense Amounts	\$639	\$1,132	\$1,378	\$1,650	\$1,975	\$2,300	\$2,625	\$2,950

Note: The figures above are accurate as of April 2017. To view the most current amounts used by the IRS for National Standards and for more information regarding the standards, please visit: www.irs.gov/businesses/small-businesses-self-employed/national-standards-food-clothing-and-other-items

J

HARDSHIP DOCUMENTATION

Please select the type(s) of hardship each borrower has experienced relating to the current reason for default, and provide copies of documents to verify those hardships. A hardship is the reason why you have either fallen behind on your loan payments or why you anticipate falling behind. You'll be able to explain your hardship in your own words in section K on the next page.

Hardship (Reason for Default)	Types of documentation that are accepted to validate your hardship
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> ● Receipts of unemployment benefits, a separation notice from your former employer, or a signed statement including the dates and details of the job loss ● If you are currently unemployed, fill out the Unemployment Affidavit located in Section L (page 7) of this application
<input type="checkbox"/> Reduction in income	<ul style="list-style-type: none"> ● Proof of current and previous income demonstrating reduction in income such as a pay stub showing current and year-to-date earnings or ● Current statement and previous statement showing amount was reduced
<input type="checkbox"/> Increased expenses or excessive obligations	<ul style="list-style-type: none"> ● Bills that show increased expenses or ● Proof of payment for items that show excessive debt
<input type="checkbox"/> Divorce or separation	<ul style="list-style-type: none"> ● Divorce decree signed by the court or ● Separation agreement signed by the court
<input type="checkbox"/> Death of a wage earner in the household	<ul style="list-style-type: none"> ● Death certificate or ● Obituary or newspaper article reporting the death
<input type="checkbox"/> Disability or serious illness <i>Please do not provide detailed medical information</i>	<ul style="list-style-type: none"> ● Proof of monthly insurance benefits or government assistance or ● Written statement or other documentation verifying disability or illness or ● Doctor's certificate of illness or disability or ● Medical bills
<input type="checkbox"/> Disaster <i>Please select where the disaster occurred (choose all that apply):</i> <input type="checkbox"/> The property <input type="checkbox"/> Borrower's place of employment	<ul style="list-style-type: none"> ● Property insurance claim or ● Federal Emergency Management Agency (FEMA) grant or Small Business Administration loan papers or ● Address of employer if that property is located in a federally declared disaster area
<input type="checkbox"/> Employment transfer or relocation greater than 50 miles	<ul style="list-style-type: none"> ● For active duty service members: <ul style="list-style-type: none"> ○ Notice of Permanent Change of Station (PCS) or actual PCS orders. ● For employment transfers and new employment: <ul style="list-style-type: none"> ○ Signed offer letter or notice from employer showing transfer to a new employment location or ○ Pay stub from new employment location and documentation with the amount of relocation assistance provided (if applicable)
<input type="checkbox"/> Business failure	<ul style="list-style-type: none"> ● Tax return from the previous year (including all schedules) and ● Proof of business failure supported by one of the following: <ul style="list-style-type: none"> ○ Bankruptcy filing for the business ○ Two months of recent bank statements for the business account showing termination of business activity ○ Most recent signed and dated quarterly or yearly profit-and-loss statement
<input type="checkbox"/> Other hardship that is not covered above	<ul style="list-style-type: none"> ● Supporting documentation for the hardship you have experienced

K HARDSHIP AFFIDAVIT

Please explain the hardship(s) that you selected in section J in your own words. If you need more space to explain your hardship, please attach an additional sheet of paper and include your loan number on it.

Date my hardship began: _____

My situation is/was: Short-term (less than 12 months) Long-term (more than 12 months)

L UNEMPLOYMENT AFFIDAVIT

Any borrower who is currently unemployed must fill out this section.

Borrower

- I am unemployed and (pick one):
- I am receiving/will receive unemployment benefits
 - My unemployment benefits ended less than 6 months ago
 - I am not/will not be receiving unemployment benefits

Date my unemployment began: _____

I certify that I became unemployed on the date written above, and that I am actively seeking and currently available for employment.

Co-Borrower

- I am unemployed and (pick one):
- I am receiving/will receive unemployment benefits
 - My unemployment benefits ended less than 6 months ago
 - I am not/will not be receiving unemployment benefits

Date my unemployment began: _____

I certify that I became unemployed on the date written above, and that I am actively seeking and currently available for employment.

M SIGNATURES

I have described my present financial condition on this application and in the attachments, and I certify all the information is true, accurate, complete, and correct to the best of my knowledge.

I hereby authorize creditors, depositories, or credit agencies to release information regarding my financial obligations to MidFirst Bank.

By providing my telephone number and email address, I authorize MidFirst Bank, its affiliates, and agents to contact me at such number/email address using any means of communication, including, but not limited to, calls placed to my wireless/cell number using an automated dialing service, calls using pre-recorded messages, or SMS text messages, regarding this application, loan or future loans made or serviced by MidFirst Bank, its affiliates and agents, even if I will be charged by my service providers for receiving such communications.

For New York borrowers: By providing your email address, you affirm that it is not an email address furnished or owned by your employer.

If this is an application for joint credit, all borrowers agree that we intend to apply for joint credit.



Sign Here

Borrower Signature

Date

Sign Here

Co-Borrower Signature

Date