

Homeowner Checklist

For Your Information Only - Do Not Return with Your Borrower Response Package

GET STARTED – use this checklist to ensure you have completed all required forms and have the right information.

Step 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps: <input type="checkbox"/> Avoiding Foreclosure <input type="checkbox"/> Frequently Asked Questions <input type="checkbox"/> Beware of Foreclosure Rescue Scams
Step 2	<input type="checkbox"/> Complete and sign the enclosed Borrower Assistance Form. Must be signed by all borrowers on the Note (notarization is not required) and must include: <input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
Step 3	<input type="checkbox"/> Provide required Hardship documentation. This documentation will be used to verify your hardship. Follow the instructions set forth on the Borrower Assistance Form (attached)
Step 4	<input type="checkbox"/> Provide required Income documentation. This documentation will be used to verify your hardship and your income (including any alimony or child support that you choose to disclose and rely upon to qualify). <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation.
Step 5	<input type="checkbox"/> Gather and send completed documents—your Borrower Response Package—within the next 14 days. You must send in all required documentation listed in steps 2-4 above, and summarized below: <ul style="list-style-type: none"> • Borrower Assistance Form (attached) • Income Documentation as outlined on Page 2 of the Borrower Assistance Form (attached) • Hardship Documentation as outlined on Page 3 of the Borrower Assistance Form (attached) <p style="text-align: center;">Please mail all documents above to us: Huntington National Bank 5555 Cleveland Ave – GW2W22 Columbus OH 43231</p>

IMPORTANT REMINDERS:

If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all the required documents, OR have any questions, please contact us at 1-800-323-9865.

- Keep a copy of all documents and proof of mailing/emailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

Questions? Contact us at 1-800-323-9865

Information on Avoiding Foreclosure

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Mortgage Programs Are Available to Help

There are a variety of programs available to help you resolve your delinquency and keep your home. You may be eligible to refinance or modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Or, if you have missed a few payments, you may qualify for a temporary (or permanent) solution to help you get your finances back on track. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information:

OPTION	OVERVIEW	BENEFIT
Refinance	Receive a new loan with lower interest rate or other favorable terms	Makes your payment or terms more affordable
Reinstatement	Pay the total amount you owe, in a lump sum payment and by a specific date. This may follow a forbearance plan as described below	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future
Repayment Plan*	Pay back your past-due payments together with your regular payments over an extended period of time	Allows you time to catch up on late payments without having to come up with a lump sum
Forbearance Plan*	Make reduced mortgage payments for a specific period of time	Have time to improve your financial situation and get back on your feet
Modification	Receive modified terms of your mortgage to make it more affordable or manageable	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us	Allows you to transition out of your home without going through foreclosure. In some cases relocation assistance may be available. This is useful when there are no other liens on your property

We Want to Help

Take action and gain peace of mind and control of your situation. Complete and return the Borrower Response Package to start the process of getting the help you need now.

Frequently Asked Questions

For Your Information Only - Do Not Return with Your Borrower Response Package

1. Why Did I Receive This Package?

You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home if possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenges you face in making all of your late mortgage payments.

2. Where Can I Find More Information on Foreclosure Prevention?

Please see the Avoiding Foreclosure attachment in this package for more information, or you can contact Huntington National Bank at 1-800-323-9865. Additional foreclosure prevention information is provided by Huntington National Bank at Huntington.com/paymenthelp or Fannie Mae at KnowYourOptions.com or Freddie Mac at FreddieMac.com/avoidforeclosure.

3. Will I Be Evaluated for the Federal Home Affordable Modification Program (HAMP) When I Submit My Borrower Response Package?

If you are not eligible for a refinance, reinstatement, repayment, or forbearance plan based on the information you provide, we will evaluate you for participation in the Home Affordable Modification Program (HAMP). If you are not eligible for HAMP, we will evaluate you for a non-HAMP Fannie Mae/Freddie Mac loan modification.

4. Will It Cost Money to Get Help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

5. What Happens Once I Have Sent the Borrower Response Package to You?

We will contact you within five business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package less than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. **Please submit your Borrower Response Package as soon as possible.**

6. What Happens to My Mortgage While You Are Evaluating My Borrower Response Package?

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

7. Will the Foreclosure Process Begin If I Do Not Respond to this Letter?

If you have missed four monthly payments or there is reason to believe the property is vacant or abandoned, we may refer your mortgage to foreclosure regardless of whether you are being considered for a modification or other types of foreclosure alternatives.

8. What Happens if I Have Waited Too Long and My Property Has Been Referred to an Attorney for Foreclosure? Should I Still Contact You?

Yes, the sooner the better!

FREQUENTLY ASKED QUESTIONS continued

9. What if My Property is Scheduled for a Foreclosure Sale in the Future?

If you submit a complete Borrower Response Package less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

10. Will My Property be Sold at a Foreclosure Sale If I Accept a Foreclosure Alternative?

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, such as a forbearance or repayment plan, and comply with all requirements.

11. Will My Credit Score Be Affected by My Late Payments or Being in Default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a Repayment Plan, Forbearance Plan, or Trial Period Plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

12. Will My Credit Score Be Affected if I Accept a Foreclosure Prevention Option?

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

13. Is Foreclosure Prevention Counseling Available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you.

14. I Have Seen Ads and Flyers from Companies Offering to Help Me Avoid Foreclosure for a Fee. Are These Companies on the Level?

Foreclosure prevention has become a target for scam artists. We suggest using the HUD Web site referenced in question 13 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

BEWARE OF FORECLOSURE RESCUE SCAMS — TIPS & WARNING SIGNS

For Your Information Only - Do Not Return with Your Borrower Response Package

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam – do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

The Loan Modification Scam Prevention Network is a national coalition of governmental and private organizations led by Fannie Mae, Freddie Mac, NeighborWorks America™ and the Lawyers' Committee for Civil Rights Under Law.

UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about your income, expenses, and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations, and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) required income documentation; and (3) required hardship documentation.

Loan Number Servicer's Name (usually found on your monthly mortgage statement)

I want to: Keep the Property Vacate the Property Sell the Property Undecided

The property is currently: My Primary Residence A Second Home An Investment Property

The property is currently: Owner Occupied Renter Occupied Vacant

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME) | EMAIL ADDRESS

Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what was the listing date? If property has been listed for sale, have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of offer: _____ Amount of Offer: \$ _____ Agent's Name: _____ Agent's Phone Number: _____ For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted a credit counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the counselor contact information below: Counselor's Name: _____ Agency's Name: _____ Counselor's Phone Number: _____ Counselor's Email Address: _____
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Do you have condominium or homeowner association (HOA) fees Yes No
 Total monthly amount: \$ _____ Name and address that fees are paid to: _____

Have you filed for bankruptcy? Yes No If yes: Chapter 7 Chapter 11 Chapter 12 Chapter 13
 If yes, what is the filing Date: _____ Has your bankruptcy been discharged? Yes No Bankruptcy case number: _____

Is any Borrower an active duty service member? Yes No

Has any Borrower been deployed away from his/her primary residence or received a Permanent Change of Station order? Yes No
 Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death? Yes No

UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support/ Alimony*	\$	Homeowner's Insurance	\$	Savings/ Money Market	\$
Non-taxable social security/SSD I	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards/ Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenances	\$	Other	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other	\$	Other	\$		\$
Total (Gross income)	\$	Total Household Expenses and Debt Payments	\$	Total Assets	\$

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

Required Income Documentation

Do you earn a salary or hourly wage?
 For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' or four weeks' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).

Are you self-employed?
 For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

Do you have any additional sources of income? Provide for each borrower as applicable:
 "Other Earned Income" such as **bonuses, commissions, housing allowance, tips, or overtime:**
 Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).
 Social Security, disability or death benefits, pension, public assistance, or adoption assistance:
 Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and
 Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.
 Rental income:
 Copy of the most recent filed federal tax return with all schedules, including Schedule E-Supplement Income and Loss or
 If rental income is reporting less than a year history, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.
 Investment income:
 Copies of the two most recent investment statements or bank statements supporting receipt of this income. Alimony, child support, or separation maintenance payments as qualifying income:"
 Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and
 Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

***Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.**

UNIFORM BORROWER ASSISTANCE FORM	
HARDSHIP AFFIDAVIT	
I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:	
I believe that my situation is: <input type="checkbox"/> Short-term (under 6 months) <input type="checkbox"/> Medium-term (6-12 months) <input type="checkbox"/> Long-term or Permanent Hardship (greater than 12 months)	
<i>{Please check the primary reason and submit required documentation demonstrating your primary hardship}</i>	
	Then the Required Hardship Documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); OR <input type="checkbox"/> Written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR Medical bills None of the above shall require providing detailed medical information.
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/ Relocation	For active duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Paystub from new employer In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <input type="checkbox"/> Bankruptcy filing for the business; OR <input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include but is 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. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*. By checking this box, I also consent to being contacted by text messaging.

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

CATEGORY	DESCRIPTION	MONTHLY PAYMENTS	CURRENT BALANCES	DELINQUENT Y=YES N=NO
OTHER *If you are paying real estate taxes and/or homeowner's insurance on your own, please provide us with copies of your most recent tax bill and/or homeowner's insurance declaration page.	Food, Groceries, Lunches, Etc.			
	Private School Costs			
	Medical Bills You Pay			
	Prescriptions You Pay			
	Life Insurance Premiums			
	Medical Premiums You Pay			
	Rents Paid			
	Club Dues - Gym, Etc.			
	Charitable Donations			
	Cash for the Month			
	Dry Cleaning and Uniforms			
	*Real Estate Taxes/Homeowner's Ins.			
	Other			
	Alimony			Expiration Date:
Child Support			Expiration Date:	
Total Number of People at This Address				
Total Monthly Expenses				
Total Net Monthly Income				
Total Amount Available Now Toward Past Due Payments				
Please provide detailed reasons why your loan payments have fallen behind. Please attach additional pages if necessary.				
Please sign and date, verifying that the information is true and correct.				
Signature				Date

Return this completed form to:
 Mail to:
HUNTINGTON HOME SAVERS
5555 Cleveland Ave. - GW2W22, Columbus, OH 43231
 Email: Northland.Support@huntington.com
 Fax: 1-877-692-5379 Toll-Free: 1-800-323-9865

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INFORMATION AUTHORIZATION DISCLOSURE

The Undersigned certify the following:

LOAN UNDERWRITING:

I/We hereby authorize you to release to The Huntington National Bank, or its assigns, the following information for the purpose of verification or re-verification. This information is used in compiling your request for loan modification, or to re-verify information to satisfy the requirements of our Quality Control Program:

- Employment History, including but not limited to: Dates, Titles, Income, Hours, etc.;
- Banking and Savings Account of Record;
- Mortgage Loan Rating(s);
- Social Security Verification;
- Any other information deemed necessary in connection with a consumer credit report for transactions which involve Real Estate.

QUALITY CONTROL PROGRAM:

The Huntington National Bank is committed to the origination and servicing of quality mortgage loan products. To emphasize this commitment and to ensure maintenance of prudent lending procedures, we have established a Quality Control Program. If your loan is randomly selected for review, your participation in a customer survey may be requested. Response to the survey is not mandatory. The entire re-verification procedure should be accomplished without any inconvenience to you.

I/We, the undersigned, authorize verification and/or re-verification of all credit, income, employment, asset information, and any other information deemed necessary by The Huntington National Bank to administer its quality control program.

INFORMATION SHARING BETWEEN INSURANCE AGENTS AND LENDER (OR ENTITIES REPRESENTING LENDER):

I/We, the undersigned, authorize the insurance agent, from whom I/we obtain homeowners insurance coverage, to deliver any information relevant to the lending process to The Huntington National Bank (or any entity representing The Huntington National Bank, such as a loan closing agent).

A photographic or carbon copy of this authorization (being a valid copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Information Sharing Among Lender and Others Loan Participants:

I authorize Lender and Other Loan Participants to use and share with any party information from my federal and state tax returns when such use or sharing is (i) for the purpose of providing an offer for a loan; (ii) for the purpose of originating, servicing, selling, insuring, or securitizing a loan; or (iii) for any other purpose permitted by law. "Lender" means The Huntington National Bank, its affiliates, its service providers and any of their respective successors and assigns. "Other Loan Participants" means any actual or potential owners of a loan resulting from my loan application, any mortgage insurer, guarantor, service provider and any of their respective successors and assigns.

Applicant Signature

Date

Co-Applicant Signature

Date