

Step Forward Michigan Loan Rescue Program Detailed Instructions

Prepared by the Office of Allegan County Treasurer Sally Brooks

Web browser: www.stepforwardmichigan.org

Helping Michigan's Hardest-Hit Homeowners

Investing in People. Investing in Places. **MSHDA** MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

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A step forward when you're a step behind

Apply Now

Welcome. You have taken a step forward.

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) acting through Michigan State Housing Development Authority (MSHDA) has received federal funds from the U.S. Department of Treasury to help Michigan take a step forward through a comprehensive, statewide strategy that is aimed to help homeowners who are at high risk of default or foreclosure.

Through A Step Forward: MHA designed programs to help homeowners who have had a financial hardship. This website is the fastest way for homeowners to submit an application for assistance.

See what's possible. Take a tour to learn how this program works.

Get started. Set up a profile and we'll connect you with an appropriate advisor. If you are already working with a housing counseling agency, that's alright too. We'll help you and the agency initiate assistance.

Effective January 15, 2013, Step Forward Michigan will begin taking applications online to assist homeowners located in a participating county with past due property taxes. Click The Links Below For More Information [Property Tax Assistance Form](#)

Michigan Programs | How does it work?

Click [Apply Now](#) to start your application process.

Effective January 15, 2013, Step Forward Michigan will begin taking applications online to assist homeowners located in a participating county with past due property taxes. Click The Links Below For More Information [Property Tax Assistance Form](#)

NOTE: The application for the Step Forward Michigan Loan Rescue Program for Property Tax Assistance is made up of three parts that we'll call A, B, and C:

- A. Online Application:** The 7-step online application takes you from "Step 1: Homeowner Information" through "Step 7: Print Application." At the end of Step 7 you will hit "[Continue Review](#)" to get instructions about how to print and download this part of your application;
- B. Submission Checklist:** After completing Steps 1 through 7 of the online application, the application will generate four documents you will also need to **print, sign, date, and include with the application packet:**
 - (1) Letter of Transmittal (this document includes the submission checklist)
 - (2) Intake Form
 - (3) 4506-T Form
 - (4) Third Party Authorization & Disclosure Agreement
- C. Property Tax Assistance Form:** The heading on this form is "Third Party Authorization and Property Tax Assistance Form." **The only way to access this form is by clicking the "Property Tax Assistance Form" link in the scrolling box on the homepage at www.stepforwardmichigan.org. Wait for it, then click.**

DON'T STOP UNTIL YOU HAVE FINISHED PART A, PART B, AND PART C OF THE APPLICATION, AND DOUBLE-CHECKED TO MAKE SURE ALL OF THE INFORMATION IS ACCURATE AND COMPLETE.

Apply Now:



To take advantage of the assistance programs, you'll need to create a profile. Please complete the information below, which will help us match you to an appropriate program.

Your privacy is important to us! Please be aware that information shared on this site is confidential and will only be shared with authorized staff, your loan servicer and other entities as required.

Next Step: Application

Once your profile information is complete, you'll need to complete the seven-step online application for assistance. The more information you can share with us, the faster and more accurately we can assist you. The first four steps will register you in our system and connect you with an advisor, while the remaining three steps contain critical information needed to help you.

* = Required

First Name: *
Last Name: *
Phone: *

Is this your primary residence? (NOTE: A single family home could also be a condominium unit or a manufactured home not in a park.)

Yes No *

You must **own** and **live in** the home to qualify for this program.

Do you have more than six times your monthly mortgage payment available in your deposit accounts?

Yes No *

For **Property Tax Assistance** you can't have more than **1.5 times** your yearly property tax amount.

Choose **"No"** if you don't have a mortgage or only need help with delinquent taxes.

Has a foreclosure sale already been completed?*

Yes No *

Have you or your spouse been convicted in connection with a mortgage or real estate transaction within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion?

Yes No *

Have you experienced an involuntary and verifiable significant loss of income due to unemployment or financial distress?

Yes No *

You **MUST** have some form of income to qualify for this program.

Do you currently have any household income? (Income Examples: Employment, Retirement, Social Security, Unemployment Income, Other State or Federal Benefits)

Yes No *

For delinquent tax help, choose **Property Tax Assistance**.

Choose Lender: - Select a Lender - *

If your lender is not listed, [click here](#)

Property County: - Choose County - *

Are You already working with a Counseling Agency on this or any other housing issue: Yes No *

Agency: - Choose Agency - *

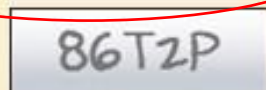
Email Address: * Don't have E-Mail?

Verify Email Address: *

Password: *

Verify Password: *

You are creating a password. **Example:** You can use your child's name and year they were born- **Jacob98**.



[Reload Confirmation Code](#)

Confirmation Code: * If you are having difficulty entering the confirmation code, please click the "Reload Confirmation Code" link above to get a new code, and try again.

Once you have agreed to the Terms of Service, first **click to check the box** and then **click Continue**.

I agree to the Terms of Service *

[Continue](#)

[Cancel](#)

Welcome, John Smith

Click **Start Here** to continue on to Step 1.

Start Here

Thank you for creating a profile. Next, we'll ask you a series of questions about you, your home, your lending situation and your employment status, so we can determine the best way to help you. The more information you share with us, the faster and more accurately we can serve you.

If necessary, you may save and exit your application and return later to complete it. This is helpful if you need time to locate documents or other specific details. Simply click "Edit" to add or change information in each step of the application.

These details allow us to determine more quickly the best solution for your situation.

■ Step 1: Homeowner Info	⊘	Incomplete	Edit
■ Step 2: Contact Info	⊘	Incomplete	Edit
■ Step 3: Property Info	⊘	Incomplete	Edit
■ Step 4: Lender Info	⊘	Incomplete	Edit

Your information is safe and secure

We realize you are sharing very personal information with us. Please be aware that information shared on this site is confidential and will only be shared with the Advisor that is assigned to you and other entities as required.

These details allow us to determine more quickly the best solution for your situation.

You must complete all steps above to access the Mortgage Assistance Tools section

Step 1:

Homeowner Info **1** Contact Info **2** Property Info **3** Lender Info **4**

Step 1: Homeowner Information

Please tell us about yourself, your employment status and mortgage situation.

If you need to return at a later time after you've gathered necessary information, simply click "Save and Return Home" below.

* = Required

Security Tip:
If you're visiting this site on a public computer, please be sure to log out and close all windows when you're finished.

APPLICATION INSTRUCTIONS:
To be considered for Michigan Hardest Hit Funds assistance, all applicants must complete and sign the application and provide their income and asset information.

Who is considered an Applicant?

1. All individuals that are obligated on the mortgage Note.
2. All individuals that have an ownership interest in the property.
3. All individuals that are married to someone who has an ownership interest in the property.

First Name: *

Last Name: *

Social Security Number: *

Date of Birth: 21 *

Place of Birth:

Foreign Born: - Select a Opti

Are You Hispanic?: Yes No *

Race: - Select a Race - *

Other:

Marital Status: - Select a Stat *

Head of Household: - Select a Opti

Gender: - Select a Gen: *

Veteran: - Select a Opti

Are You Disabled?: Yes No **Do you consider yourself disabled?**

Disabled Dependent: - Select a Opti

Education: - Select a Education Level

Employer Name: *

Hire Date: 21 *

Position/Title:

Years In Profession:

Self Employed? Yes No *

Is There a Co-Borrower? Yes No *

Total Co-Applicants: - Select a Opti *

Are You already working with a Counseling Agency on this or any other housing issue: Yes No *

Agency: - Choose Agency -

Is this your primary residence? (NOTE: A single family home could also be a condominium unit or a manufactured home not in a park.) Yes No *

Do you have more than six times your monthly mortgage payment available in your deposit accounts? Yes No *

Has a foreclosure sale already been completed? Yes No *

Have you or your spouse been convicted in connection with a mortgage or real estate transaction within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion? Yes No *

Have you experienced an involuntary and verifiable significant loss of income due to unemployment or financial distress? Yes No *

Do you currently have any household income? (Income Examples: Employment, Retirement, Social Security, Unemployment Income, Other State or Federal Benefits) Yes No *

Are you current on your mortgage? Yes No *

Have you filed for Bankruptcy? Yes No *

Bankruptcy Discharge Date: 21

Is your mortgage in foreclosure? Yes No *

Has your loan been modified in the past 6 months?: No

What is the primary reason for your hardship and/or loan default?: Medical Condit *

Which Program are you interested in: Loan Rescue Funds *

For which of your mortgage liens are you seeking assistance?: Other Mortgage *

How did you hear about us?: Other *

Do you consider yourself disabled?

If there is another name on the mortgage or the title, they **MUST** also be on the application.

For Property Tax Assistance program, do you have more than 1.5 times your annual property tax amount?

Answer **"NO"** even if you don't have a mortgage on your home.

Answer **"Yes"** even if you don't have a mortgage.

Once you have **completed all** of the information for Step 1, click **Save and Proceed to Next Step** (Step 2).

Step 2:

Homeowner Info 1 — Contact Info 2 — Property Info 3 — Lender Info 4

Security tip:
If you're visiting this site on a **public computer**, please be sure to log out and close all windows when you're finished.

Step 2: Contact Information

This information allows us to contact you. * = Required

Primary Phone Number: *

Secondary Phone Number:

How would you like to be contacted?:

Household Type:

Number of Members in House: *

Number of Dependants:

Email Address: *

Verify Email Address: *

Password must be between 7 and 20 characters long, and contain at least 1 numeric character.

Password:

Verify Password:

Once you have completed **all of the information for Step 2**, click **Save and Proceed to Next Step** (Step 3).

Step 3:

Homeowner Info 1 Contact Info 2 **Property Info 3** Lender Info 4

Step 3: Property Information

This information helps us determine who is and isn't eligible. * = Required

Security tip:
If you're visiting this site on a **public computer**, please be sure to log out and close all windows when you're finished.

Street Address: *

City: *

State: Michigan *

Zip Code: *

Purchase Price: \$

Purchase Date: 21

Owner Occupied? Owner Occupied *

Occupancy Type: Primary *

Property Type: 1 Unit (Single Family Residence) *

Type of Municipality: City *

Is the property currently listed for sale? Yes No *

Mailing Address: (if different from property address)

City:

State: - Select a State -

Postal Code:

In Michigan we all live in a city, village or township.

*Once you have completed all of the information for Step 3, click **Save and Proceed to Next Step** (Step 4).*

Step 4:



It's alright to save, leave and log back on later.

If you need to return at a later time after you've gathered necessary information, simply click "Save and Return to Home" below.

Step 4: Lender Information .

This helps us understand how much you've borrowed for your mortgage and from whom. Information shared on this site is safe, secure and necessary for us to determine your program eligibility.

If you need to return at a later time after you've gathered necessary information, simply click "Save and Return Home" below.

* = Required

Lender Name 1: *

Account Number: *


Unpaid Mortgage Balance: *

Monthly Payment: *

Interest Rate:

Adjustable Loan: Yes No

Amortization Type:

Date of Adjustment: 

Are you requesting assistance on this loan?: Yes No *

Lender name 2:

Account Number:


Unpaid Balance:

Monthly Payment:

Interest Rate:

Adjustable Loan: Yes No

Amortization Type:

Date of Adjustment: 

Are you requesting assistance on this loan?: Yes No

Use total amount of delinquent taxes for these two boxes.

If you have delinquent taxes **and** late mortgage payments, enter your mortgage lender under "Lender Name 1" and "Property Tax Assistance" under "Lender Name 2."

If you're only seeking help with delinquent taxes, choose **Property Tax Assistance** as "Lender Name 1" and add your parcel identification number under "Account Number."

Once you have **completed all of the information for Step 4**, click **Save and Return to Home**.



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Applicant Home Mortgage Assistance Tools Logout

Welcome, John Doe

Start Here

Thank you for creating a profile. Next, we'll ask you a series of questions about you, your home, your lending situation and your employment status, so we can determine the best way to help you. The more information you share with us, the faster and more accurately we can serve you.

If necessary, you may save and exit your application and return later to complete it. This is helpful if you need time to locate documents or other specific details. Simply click "Edit" to add or change information in each step of the application.

These details allow us to determine more quickly the best solution for your situation.

■ Step 1: Homeowner Info	✓	Completed	Edit
■ Step 2: Contact Info	✓	Completed	Edit
■ Step 3: Property Info	✓	Completed	Edit
■ Step 4: Lender Info	✓	Completed	Edit

Your information is safe and secure

We realize you are sharing very personal information with us. Please be aware that information shared on this site is confidential and will only be shared with the Advisor that is assigned to you and other entities as required.

These details allow us to determine more quickly the best solution for your situation.

[CONTINUE](#) to complete Steps 5, 6, and 7

Click here to continue filling out the application.

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Applicant Home Mortgage Assistance Tools Logout

Mortgage Assistance Tools

Thank you for completing steps 1-4, please continue to steps 5-7. We know this process takes time however, by gathering all of this information up front it will help us to better help you.

The following tools will help you gather documentation that we will need to determine your eligibility. You may edit your documents as many times as you wish prior to printing. Once all your steps have been completed, you may then print these materials for your signature and send to us via fax, email or regular mail delivery.

Please provide as much detail in the Financial Worksheet as possible. The more you share, the more quickly we can understand your situation and help you.

	Step 5: Financial Worksheet	✓	Completed	Use this to estimate your current assets and expenses. This helps your housing advisor determine the level of assistance that can be provided.	Edit
	Step 6: Generate Hardship Letters	✗	Incomplete	Hardship letters are necessary for a lender or other agencies to provide you with loan assistance. Use these templates to quickly generate an appropriate letter.	Edit
	Step 7: Other Required Documents	✗	Incomplete	This checklist of required documents will help you gather everything you need to move forward in the program.	View

Details really matter

Please provide as much detail in the Financial Worksheet as possible. The more you share, the more quickly we can understand your situation and help you.

You're doing great, but not done yet. Be accurate to give yourself the best chance of qualifying for the program. Steps 5-7 are next up.

Worksheet Tips

- If you have previously entered data, you may edit and re-save this worksheet as many times as necessary.
- Be sure to be as accurate as possible and provide appropriate dates or timelines that will document your hardship.

Step 5: Financial Worksheet

This worksheet gives us an understanding of your expenses and the cash you have available for future mortgage payments. Please complete this worksheet as honestly as possible. The more detail you share, the more effectively your housing advisor can help you.

Monthly Gross = Amount Earned
 Monthly Net = Paycheck Amount

[Need help calculating income?](#)

Step 5:

HOUSEHOLD INCOME

	Monthly Gross *	Monthly Net *	Sources *
Borrower:	\$ <input type="text"/>	\$ <input type="text"/>	- Select a Option -
Co-Borrower:	\$ <input type="text"/>	\$ <input type="text"/>	- Select a Option -
Other Income 1:	\$ <input type="text"/>	\$ <input type="text"/>	- Select a Option -
Other Income 2:	\$ <input type="text"/>	\$ <input type="text"/>	- Select a Option -
Other Income 3:	\$ <input type="text"/>	\$ <input type="text"/>	- Select a Option -

ASSETS

Checking Accounts: (if you do not have this type of account, please enter 0.) \$ *

Savings Accounts: (if you do not have this type of account, please enter 0.) \$ *

IRA/401K/Keogh Accounts: \$

Other: \$

GENERAL EXPENSES

Monthly

Mortgage Payment: \$ *

Monthly Property Taxes: (If not included in mortgage payment) \$ *

Homeowners Insurance Payments: (If not included in mortgage payment) \$

HOA Fee: \$

Cell Phone Payment: \$

Home Phone Payment: \$

Electric Payment: \$

Trash Payment: \$

Gas Payment: \$

Water Payment: \$

Monthly Food Costs: \$

Car Insurance Payment: \$

Vehicle Gas: \$

Daycare / Childcare: \$

Child Support: \$

Health Insurance: \$

Medical / Dental Costs: \$

Monthly Prescriptions: \$

Life Insurance Payments: \$

Add up the amount of your most recent summer and winter tax bill and then divide that amount by 12 to get your "Monthly Property Taxes."

CREDIT CARD EXPENSES

Credit Card Name	Monthly Payment	Unpaid Balance
1. <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
2. <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
3. <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
4. <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
5. <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
6. <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
7. <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

Installment Debt Expenses

Expense Name	Monthly Payment	Unpaid Balance
Second Mortgage Payment:	\$ <input type="text"/>	\$ <input type="text"/>
Car Payment(s):	\$ <input type="text"/>	\$ <input type="text"/>
Motorcycle/Boat/RV Payment(s):	\$ <input type="text"/>	\$ <input type="text"/>
Student Loan Payment(s):	\$ <input type="text"/>	\$ <input type="text"/>
Other Installment Loan Payments:	\$ <input type="text"/>	\$ <input type="text"/>

SUMMARY

Total Monthly Income: \$0.00 Total Monthly Expenses: \$18,279.21

Total Annual Income: \$0.00 Front-End DTI: 0.00%

Back-End DTI: 0.00%

Total Expense Ratio: 0.00%

Once you have entered your information be sure to hit "Recalculate" and then "Save Financial Data"



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Applicant Home Mortgage Assistance Tools Logout

Financial Worksheet 5 Hardship Letter 6 Final Steps 7

Hardship Letter Writing Tool

Choose Phrase That Best Matches Your Situation:

- I am presently receiving State of Michigan unemployment income and I am unable to make my full mortgage payment. My current situation is explained in more detail below.
- I have fallen behind on my mortgage and can not catch up, but can now make my full mortgage payment. The reason I fell behind is explained in more detail below.
- I can not afford my full mortgage payment and have fallen behind on my mortgage and can not catch up. The reason I fell behind is explained in more detail below.
- I am currently unable to afford my mortgage payment and I am unable to refinance my mortgage due to the value of my home being much less than what I owe on my mortgage. The reason I can not afford my payment is explained in more detail below.
- I am current on my mortgage, but have fallen behind on my property taxes that are not escrowed with my lender. The reason I fell behind on my property taxes is explained in more detail below.
- I have fallen behind on my mortgage and my property taxes that are not escrowed with my lender, but can now afford to pay both if I could get help catching up. The reason I fell behind is explained in more detail below.
- described in more detail below.

Choose one of these options for Property Tax Assistance, even if you don't have a mortgage.

Please take time to indicate specific financial conditions that explain your hardship story:

Text area for describing hardship story with a character count of 2300.

Add Optional Comments Save Letter

Letter Preview

LOAN NUMBER: 14-29-281-004

PROPERTY TAX ASSISTANCE
MI 00000

To whom it may concern,

I am writing this letter to explain my hardship, and the reason we are requesting assistance from your program. We are requesting your assistance to ensure that we are able to stay in our home. Our number one goal is to keep our home and we would really appreciate the opportunity to do that.

The main reason that caused us hardship is

We sincerely seek your assistance in reducing our payment, relieving our past due balance, a reduction in principal balance, or defer some payments in order to maintain good standing with you. We greatly appreciate any help you may be able to provide.

Sincerely,

Borrower Signature _____ Date: _____
John Doe

Use this space to describe your hardship in greater detail. How has your hardship prevented you from being able to pay your taxes?

Be sure to hit this "Save Letter" button so your work is not lost.



Required Income Documents

We need the following documents to review your application for Hardest hit Funds assistance. Please make sure your income matches the amount stated on the Financial Worksheet.

[Need help calculating income?](#)

“Income Type” is the type of job you have (work for a company, self-employed or other income).

Income Type	Proof of Income
Salaried, Wage Earners, Retired, Fixed Income types need to provide items listed to the right of this column. ❖ ❖ ❖	One Pay stub that reflects at least 30 days of year-to-date earnings from each employer • Benefit statement(s) showing amounts and frequency of benefits; AND • Documentation reflecting current receipt of benefits
Self Employed Income types need to provide the items listed to the right of this column. ❖ ❖ ❖	Prior year individual federal income tax return and, as applicable the business tax return; AND • Most recent signed and dated quarterly profit/loss statement; AND • Most recent statement(s) evidencing continuation of business activity
Additional Income received ❖ ❖ ❖	Signed Lease/Rental Agreement • Signed Letter of Explanation • Promissory Note • Evidence of Receipt of Funds

Please Note: You must list your loan number on the top right hand corner of each and every page of any required documents you send!

Continue Review

IMPORTANT: They want your **Loan Number** on the top right hand corner of every page in the application. Your **Loan Number** is your **Parcel Identification Number** if only applying for Property Tax Assistance.

Click on “**Continue Review**” to complete Part A: Steps 1-7 of the application process. The next few screens will walk you through “Final Review,” and “Downloading your Application Package.”

Final Review

Within this section you will be given detailed instructions on how to complete this final process.

- 1. Verify that the income on your [Financial Worksheet](#) and the [Required Income Documents](#) you are providing match exactly.
- 2. A "Submission Checklist" will be printed with your entire Application Package. It is very important that you follow these instructions in order to maximize your success.
- 3. Print your Application Package within the next step by clicking the "Continue Review" button below.

Continue Review

Download Your Application Package

Thank you for completing this documentation. Next:

Download and print this information, gather your other documentation (pay stubs, etc.) and send it via fax, email or regular mail.

Please note: Your existing mortgage account number is shown below. You must list your account number on the top right hand corner of each and every page of any documents you send!

Save this information and review it prior to sending us the documentation.

Account: 14-29-281-004

Note: To view and print documents, you must have a recent version of Adobe Reader. You can download the software [here](#).



Download Your Application

Thank you for completing this document:

Download and print this information:

Please note: Your existing mortgage account number is shown below. You must list your account number on the top right hand corner of each and every page of any documents you send!

Save this information and review it prior to sending us the documentation.

Account: 14-29-281-004

Note: To view and print documents, you must have a recent version of Adobe Reader. You can download the software [here](#).



These screens are guiding you through the process of checking your work, and downloading/saving/printing your application. **Finishing this will complete Part A of the application process, Part B and Part C still to go!**

File Download

Do you want to open or save this file?

Name: ApplicationPackage_14-29-281-004.pdf
Type: Adobe Acrobat Document, 471KB
From: www.stepforwardmichigan.org

Open Save Cancel

While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)

mail or regular mail.
the top right hand corner of each and



Helping Michigan's Hardest-Hit Homeowners

Dear Homeowner,

Thank you for completing the online portion of the application process.

1

Please review all the printed forms to confirm the information listed is complete and accurate. It is especially important to ensure the correct spelling and accuracy of your name, address, contact information and loan number.

2

Next, use the **Submission Checklist** to help you gather all the required documents that must be submitted with your application.

3

Using the **Letter of Transmittal** fax or email all the required documents to the agency listed below. An advisor will contact you by phone or email to review or clarify your information.

IMPORTANT TIPS:

To speed up the review of your application – fax or email all required documents at one time. Do not send documents separately.

If you are already working with a foreclosure prevention counselor please call us at 866-946-7432 for further instructions.

Do not ignore any communication from your mortgage lender during the application process. It is very important to OPEN YOUR MAIL.

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) staff at the *Step Forward Michigan* operation center will work with you to determine your eligibility for Michigan's Hardest Hit Fund® program.

If alternative solutions are needed, a Michigan State Housing Development Authority (MSHDA) Homeownership Counseling Agency can assist you with reviewing other options that may be available with your lender.

We look forward to working with you.

Once you have Part A, Part B, and Part C fully completed, then you can submit your application by mail, fax or email.

Submit Your Application To:

Step Forward Michigan
PO BOX 30632
Lansing, MI 48909-8132
Phone: (866) 946-7432 Fax: (517) 636-6170
Email: stepforward@michigan.gov

THIS IS THE BEGINNING OF PART B OF THE APPLICATION PACKET: SUBMISSION CHECKLIST. IT INCLUDES THE (1) LETTER OF TRANSMITTAL, (2) INTAKE FORM, (3) 4506-T FORM, AND (4) THIRD PARTY AUTHORIZATION & DISCLOSURE AGREEMENT. IT ALSO INCLUDES THE SUPPORTING DOCUMENTATION THAT YOU MUST SUBMIT WITH YOUR APPLICATION.

Mortgage Account # 14-29-281-004



MHA Case # _____

LETTER OF TRANSMITTAL

To: Step Forward Michigan	Fax #: (517) 636-6170
From: John Doe	Date: 01/29/2013
Case #:	Loan #: 14-29-281-004
Pages:	Email:

Sent By: FAX EMAIL Mail

SUBMISSION CHECKLIST

** All documentation listed below must be submitted to ensure a timely review of your application **

Forms Printed From Online Application

- Letter of Transmittal
- Intake Form (*Signed and Dated*)
- 4506-T Form (*Signed and Dated*)
- Third Party Authorization & Disclosure Agreement (*Signed and Dated*)

Supporting documentation you must provide with application

- RECENT MORTGAGE STATEMENT** (front & back) providing loan number and mortgage servicing company name
- RECENT PAY STUB** from all employment and income sources showing 30 days of year-to-date earnings
- RECENT BANK STATEMENT** (all pages) showing current deposit amounts and 30 days of history (*Checking, Savings, Money Markets, and Certificates of Deposits*)
- If Self-Employed, **PRIOR YEAR FEDERAL TAX RETURN** and last quarterly profit/loss statement
- If receiving Social Security, Disability, or Unemployment income, provide **BENEFIT STATEMENT** reflecting award amount
- PROPERTY LEGAL DESCRIPTION** with parcel ID number. (*Located in your mortgage documents*)

Recent means within the last 60 days

Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) is acting through the Michigan State Housing Development Authority



Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA)
Step Forward Michigan
George W. Romney Building - 8th Floor • 111 S. Capitol Ave. • Lansing, MI 48933
Phone (866)946-7432 • Fax (517) 636-6170
www.stepforwardmichigan.org





Step Forward Michigan Third Party Authorization and Disclosure Agreement

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) is acting through the Michigan State Housing Development Authority (MSHDA) using Hardest Hit Funds® from the U.S. Department of the Treasury. MHA has implemented several programs for homeowners who have experienced an involuntary hardship affecting their ability to pay their mortgage. This form provides the necessary Third Party Authorization for MHA to interact with participating mortgage Servicer and provides important disclosures and agreements required for homeowner participation.

PROPERTY TAX ASSISTANCE	14-29-281-004
Mortgage Servicer Name ("Servicer")	Mortgage Account Number
104 Seneca St	Pontiac MI 48342
Property Address	
Authorized Third Parties:	(866) 946-7432
<i>Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA)</i>	Telephone Number
Name	
Other Authorized Third Party	Other Third Party Telephone Number
Other Authorized Third Party	Other Third Party Telephone Number

1. I/we authorize the above Servicer and the Third Parties listed above to exchange, share, release, discuss, and provide to and with each other public and non-public personal information contained in my program application or related to the mortgage account listed above. This information may include (but is not limited to) my name, address, telephone number, social security number, credit information, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity.
2. I/we understand that the Servicer will take reasonable steps to verify the identity of the Third Party, but has no responsibility or liability to verify the identity of the Third Party or what the Third Party does with such information. This Third Party Authorization is valid until the Servicer receives a written revocation signed by any borrower or co-borrower.
3. I/we understand this program receives funds through U.S. Department of the Treasury and the MHA is required to share some of my personal information with program administrators or their agents for purposes of program monitoring, compliance and evaluation.
4. I/we understand this program requires the MHA to continue reporting of program outcomes to program the U.S. Department of the Treasury following the end of assistance to me/us.
5. I/we understand that assistance from only one Hardest Hit Funds® program is available per household.
6. I/we understand that I/we may be referred to other services or another agency as appropriate that may be able to assist with particular identified concerns. I/we understand that I/we are not obligated to use any of the services offered to me.
7. I/we understand that MHA may provide answers and information to me/us, but I/we will not receive legal advice.
8. If Hardest Hit Funds® are used to pay delinquent property taxes, I/we agree to establish an escrow account with the Servicer for future payment of property taxes.
9. If I/we are awarded Hardest Hit Funds®, I/we agree to execute a mortgage and note in favor of the MHA. This note will contain a 0% interest rate, be non-amortizing, forgivable over a 5-year term at 20% per year. The remaining balance will be due upon sale or transfer of the property or if the property ceases to be my/our principal residence.
10. I/We hereby allow MHA and/or its agents, employees, or affiliates to request and obtain income and asset information, property information, mortgage, credit report and personal information pertinent to receipt of this assistance.
11. I/we certify that all information provided with our application is truthful and confirm that the hardship(s) identified has contributed to this request for Hardest Hit Funds®.



Helping Michigan's Hardest-Hit Homeowners
A step forward when you're a step behind

12. I/we understand that the Servicer, the MHA, MSHDA, the State of Michigan, the U.S. Department of the Treasury and/or their agents may investigate my statements and any submitted documents by performing routine background checks, including automated searches of Federal, State and County databases, to confirm the accuracy of information and statements I/we have submitted. I/we also knowingly understand that submitting false information may violate Federal or State law.
13. I/we further acknowledge that if MHA or the Servicer determines that I/we have made any misstatement of material fact in any document I/we have submitted in order to participate with this program, the MHA or the Servicer may terminate assistance.
14. A paper or electronic copy of this form may be deemed to be the equivalent of the original and may be used as a duplicate original.

Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery; (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery;
- (b) money laundering or
- (c) tax evasion.

I/we understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law. This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

When you sign and date this form, you will make important certifications, representations and agreements listed above; certifying under penalty of perjury that all the information provided for the Hardest Hit Funds® program are accurate and truthful.

Failure to sign the consent form may result in denial of program assistance or termination of program benefits.



John Doe		01/29/2013
Borrower Printed Name	Signature	Date
Co-Borrower Printed Name	Signature	Date
Co-Borrower Printed Name	Signature	Date
Co-Borrower Printed Name	Signature	Date

Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) is acting through the Michigan State Housing Development Authority



Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA)
Step Forward Michigan
George W. Romney Building - 8th Floor • 111 S. Capitol Ave. • Lansing, MI 48933
Phone (866)946-7432 • Fax (317) 636-6170
www.stepforwardmichigan.org



Mortgage Account # 14-29-281-004



MHA Case #

Helping Michigan's Hardest-Hit Homeowners
A step forward when you're a step behind

Intake Form

The information in the "Intake Form" will be added automatically, so you should only have to review, sign, and date the form.

Date: 01/29/2013

Name: First: John Last: Doe County:

Street Address: 104 Seneca St City: Pontiac State: MI Zip: 48342

Phone #: Phone #2: Social Security Number:

Birthdate: Race: White Other:

Hispanic: Yes No Place of Birth:

Marital Status: Married Gender: Female Disabled: Veteran: No

Household Type: Married with dependents Head of Household Yes

Received Foreclosure Notice: No Has your loan been modified in the past 6 months? No

Filed For Bankruptcy: No Bankruptcy Discharge Date:

Family Size: 5 How many dependents? 3 What ages are they? 24 15 6

Disabled Dependent: Total Co-Homeowners: 1 Education:

What is the primary reason for your hardship and/or loan default?

Medical Condition

CO-HOMEOWNER

Name: First: M: Last:

Phone #: Phone #2: Social Security Number:

Birthdate: Race: Other:

Hispanic: Yes No Place of Birth: Education:

Marital Status: Gender: Disabled: Veteran:

Relationship to Homeowner: Other:

EMPLOYMENT

Primary Employer: None Position: Self Employed: No

Net Income: \$ 1,397.00 Years in Profession: Hire Date: 01/02/2012

This amount is paid: Monthly

Co-Homeowner Employment

Primary Employer: Position: Self Employed:

Net Income: \$ Years in Profession: Hire Date:

This amount is paid: Monthly



Intake Form

PROPERTY INFORMATION

Property Type: 1 Unit (Single Family Residence) Purchase Price: \$ _____ Purchase Date: _____
 Current Assessed Property Value: \$ _____ Owner Occupied: Yes Occupancy Type: Primary
 Property For Sale: No Real Estate Agent Name: _____ Real Estate Agent Phone #: _____

First Mortgage Lender: PROPERTY TAX ASSISTANCE Loan Number: 14-29-281-004
 Current On Mortgage: Yes Interest Rate 0.000 % Adjustable Loan? No Type of Loan: _____
 Date of Adjustment: _____ Principal Balance \$ 18,279.21 Monthly Payment \$ 18,279.21

Second Mortgage Lender: _____ Loan Number: _____
 Interest Rate _____ % Adjustable Loan? _____ Type of Loan: _____
 Date of Adjustment: _____ Principal Balance \$ _____ Monthly Payment \$ _____

MISC

How Did you Hear About Us: Other
 How would you like to be contacted: Email

FINANCIAL INFO

Income	Monthly Gross	Monthly Net	Source
Homeowner Income	\$ 2,360.00	\$ 1,397.00	Salaried Employee/ Wage Earner
Co-Homeowner Income	\$	\$	
Other Income 1	\$	\$	
Other Income 2	\$	\$	
Other Income 3	\$	\$	

Total Gross Income	\$ 2,360.00	Total Annual Income
Total Net Income	\$ 1,397.00	\$ 28,320.00

Assets	Estimated Value
Checking Accounts	\$ 750.00
Savings Accounts	\$ 1,854.00
IRA/401K/Keogh Accounts	\$
Other	\$
Total Assets	\$ 2,604.00



Intake Form

HARDSHIP

Explanation

To whom it may concern,

I am writing this letter to explain my hardship, and the reason we are requesting assistance from your program. We are requesting your assistance to ensure that we are able to stay in our home. Our number one goal is to keep our home and we would really appreciate the opportunity to do that.

The main reason that caused us hardship is I can not afford my full mortgage payment and have fallen behind on my mortgage and can not catch up. The reason I fell behind is explained in more detail below:test

We sincerely seek your assistance in reducing our payment, relieving our past due balance, a reduction in principal balance, or defer some payments in order to maintain good standing with you. We greatly appreciate any help you may be able to provide.

Sincerely,

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 assist on my/our behalf (Third Party Authorization & Disclosure Agreement).

Signature	<input type="text" value="John Doe"/>	<input type="text" value="01/29/2013"/>
	Print Name	Date
Co-Homeowner Signature	<input type="text"/>	<input type="text"/>
	Print Name	Date
Co-Homeowner Signature	<input type="text"/>	<input type="text"/>
	Print Name	Date
Co-Homeowner Signature	<input type="text"/>	<input type="text"/>
	Print Name	Date

SIGN HERE



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 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.

1a Name shown on tax return. If a joint return, enter the name shown first.	John Doe		
1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)	[Redacted]		
2a If a joint return, enter spouse's name shown on tax return.	[Redacted]		
2b Second social security number or individual taxpayer identification number if joint tax return	[Redacted]		
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	John Doe	104 Seneca St	Pontiac MI 48342
4 Previous address shown on the last return filed if different from line 3 (see instructions)	[Redacted]		
5 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.	[Redacted]		

Caution. If the tax 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. ▶ [Redacted]

- 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 provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. 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 2010, filed in 2011, will not be available from the IRS until 2012. 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. [Redacted]

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 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 the signature date.

SIGN AND DATE HERE

Sign Here	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

YOU HAVE ARRIVED AT PART C, THE FINAL PORTION OF THE APPLICATION FOR THE STEP FORWARD MICHIGAN LOAN RESCUE PROGRAM FOR PROPERTY TAX ASSISTANCE. PART C INVOLVES FILLING OUT THE "PROPERTY TAX ASSISTANCE FORM" THAT YOU CAN ONLY GET BY CLICKING THE "PROPERTY TAX ASSISTANCE FORM" LINK IN THE SCROLLING BOX ON THE RIGHT SIDE OF THE STEP FORWARD MICHIGAN HOME PAGE. WAIT FOR THE LINK (IT MAY TAKE A WHILE), AND THEN CLICK HERE.

Helping Michigan's Hardest-Hit Homeowners

Investing in People. Investing in Places. MSHDA MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY

HOME | PARTNER TOOLKIT | ABOUT THE PROGRAM | PARTICIPATING PARTNERS | FAQ | CONTACT US | EN ESPAÑOL | LOGIN

A step forward

when you're a step behind [Apply Now](#)

Welcome. You have taken a step forward.

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) acting through Michigan State Housing Development Authority (MSHDA) has received federal funds from the U.S. Department of Treasury to help Michigan take a step forward through a comprehensive, statewide strategy that is aimed to help homeowners who are at high risk of default or foreclosure.

Through A Step Forward: MHA designed programs to help homeowners who have had a financial hardship. This website is the fastest way for homeowners to submit an application for assistance.

See what's possible. Take a tour to learn how this program works.

Get started. Set up a profile and we'll connect you with an appropriate advisor. If you are already working with a housing counseling agency, that's alright too. We'll help you and the agency initiate assistance.

Effective January 15, 2013, Step Forward Michigan will begin taking applications online to assist homeowners located in a participating county with past due property taxes. [Click The Links Below For More Information](#)
[Property Tax Assistance Form](#)

Michigan Programs

How does it work?



Helping Michigan's Hardest-Hit Homeowners

Loan Rescue Program - Past Due Property Tax Assistance

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) was created in 2010 by the Michigan State Housing Development Authority (MSHDA) to oversee the distribution of the Hardest Hit Funds® in Michigan. The MHA's program, Step Forward Michigan, has four programs designed to assist homeowners who have endured a financial hardship.

Information about Michigan's four Hardest Hit Funds® programs can be found online at www.stepforwardmichigan.org.

Effective January 15, 2013 Step Forward Michigan will begin taking applications to assist homeowners located in a participating county with past due property taxes using our Loan Rescue Program. If determined eligible, a onetime payment can be sent directly to the county treasurer to pay toward outstanding county and local property taxes. Funds may be disbursed through the Homeowner's mortgage company if the lender can maintain an escrow account. The maximum Loan Rescue Program reservation per household is \$30,000.

The **Loan Rescue Program** helps homeowners that have fallen behind on their mortgage and/or property taxes and need help catching up. Homeowners that occupy the property as their primary residence and have endured a qualifying involuntary hardship that caused them to fall behind may be eligible if they can now sustain their mortgage and/or property tax payments. Approved homeowners will be asked to sign a forgivable loan note and mortgage lien for the amount of assistance granted. The loan is provided at a 0% interest rate, requires no monthly payments, and will be forgiven at 20% each year as long as the property remains the homeowner's primary residence. Hardest Hit Funds® are paid directly to the participating mortgage lender and/or county treasurer for application toward the amount owed.

How To Apply

Homeowners must complete the Hardest Hit Funds® application located online at www.stepforwardmichigan.org.

To be considered for past due property tax assistance, homeowners must also complete the attached Property Tax Assistance Form and provide their most recent Summer and Winter property tax bills with their printed Hardest Hit Funds® application.

To Request Mortgage & Property Tax Assistance

Complete the online application and select your mortgage company's name from the lender list.

In addition, on Step 4 of the website application, select PROPERTY TAX ASSISTANCE as "Lender Name 2" entering your property parcel or tax identification number as the "Account Number". The total amount of property taxes owed should be entered in the "Unpaid Balance" and type the same amount in the "Monthly Payment" field in Lender 2 section.

Submit the attached Property Tax Assistance Form with the required tax statements along with your printed Hardest Hit Funds® application.

To Request Property Tax Assistance Only

Complete the online application and select PROPERTY TAX ASSISTANCE from the lender list.

Refer to the total amount of property taxes owed when answering online application questions that state "mortgage".

On Step 4 of the website application PROPERTY TAX ASSISTANCE will appear as "Lender Name 1". In the Lender 1 section, enter your property parcel or tax identification number as the "Account Number". The total amount of property taxes owed should be entered in the "Unpaid Balance" and type the same amount in the "Monthly Payment" field in Lender 1 section.

Submit the attached Property Tax Assistance Form with the required tax statements along with your printed Hardest Hit Funds® application.

Make sure to put your Parcel Identification Number in the top right hand corner of this and every other document you submit.

TO REQUEST ASSISTANCE WITH YOUR PAST DUE PROPERTY TAXES, SUBMIT THIS FORM AND A COPY OF YOUR RECENT SUMMER AND WINTER PROPERTY TAX BILL DUE TO YOUR CITY, TOWNSHIP, OR VILLAGE ALONG WITH YOUR HARDEST HIT FUNDS® APPLICATION.
* * START YOUR HARDEST HIT FUNDS® APPLICATION ONLINE AT * *
www.stepforwardmichigan.org

Step Forward Michigan Third Party Authorization and Property Tax Assistance Form

Homeowner Name:
Property Address:
(Street Address)

(City) (State) (Zip Code)

(Country)

Select "My Property Taxes Only" if you're only seeking help with your delinquent property taxes, interest and fees.

I AM REQUESTING ASSISTANCE WITH: My Mortgage and Property Taxes
 My Property Taxes Only
MY TOTAL PAST DUE PROPERTY TAX AMOUNT IS APPROXIMATELY: \$
(Include all amounts due to the City, Township, Village, and County Treasurers)
MY ANNUAL SUMMER PROPERTY TAX AMOUNT IS APPROXIMATELY: \$ *
(Most recent amount due to the City, Township or Village)
MY ANNUAL WINTER PROPERTY TAX AMOUNT IS APPROXIMATELY: \$ *
(Most recent amount due to the City, Township or Village)
*Attach a statement(s) from the City, Township, or Village Treasurer that shows this amount.

I/we authorize my CITY, TOWNSHIP, VILLAGE, AND COUNTY TREASURER(S) and the MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION to exchange, share, release, discuss, and provide public and non-public personal information as necessary to evaluate my Hardest Hit Funds® application. This information may include (but is not limited to) my name, address, telephone number, social security number, credit information, income, government monitoring information, loss mitigation application status, account balances, program eligibility, payment activity, property occupancy and property tax status.

Homeowner Signature Date

Be sure to sign and date the Property Tax Assistance Form.

CONGRATULATIONS! YOU HAVE NOW COMPLETED THE APPLICATION FOR THE STEP FORWARD MICHIGAN LOAN RESCUE PROGRAM. PLEASE PUT TOGETHER PARTS A, B, AND C WITH ALL OF THE SUPPORTING DOCUMENTATION AND SUBMIT TO THE MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION (MHA):

BY MAIL: STEP FORWARD MICHIGAN BY FAX: 517-636-6170
P.O. BOX 30632
LANSING, MICHIGAN 48909-8132 BY EMAIL: STEPFORWARD@MICHIGAN.GOV