

Date:

Loan Number:

COVID-19 DISASTER RELIEF APPLICATION

Borrower Information

Please complete for all borrowers on loan (if more than four (4) borrowers, please call or email to request a second form)

First Name:	Middle Initial:	Last Name:
First Name:	Middle Initial:	Last Name:
First Name:	Middle Initial:	Last Name:
First Name:	Middle Initial:	Last Name:

Subject Property Address:

Street Address:

City:

State:

Zip:

Mailing Address (if different):

Street Address:

City:

State:

Zip:

Contact Information:

Phone Number:

You may contact me at this number:

Yes

No

Email:

You may communicate with me via email:

Yes

No

Financial Hardship Evaluation:

- I have a financial hardship due to the Coronavirus Pandemic (Check one) Yes No
- Examples of a financial hardship include reduction or loss of income or unemployment including layoff and furlough.
- Has the Coronavirus pandemic impacted your ability to make your payment? (Check one) Yes No
- If yes, how has your income been impacted by the Coronavirus Pandemic?
 - I am Self Employed but my income has been significantly reduced
 - I lost my job and I am Unemployed including currently Laid-off or Furloughed
 - My spouse lost his/her job or had a significant reduction in income
 - I have been impacted by illness or death in my immediate family
- If your answer to question 1 or 3 is "No" — unfortunately, at this time there are no current disaster relief options available for your mortgage. However, other loss mitigation options may be available if you are having difficulties making your payments. Please contact Customer Care at 1-877-242-5421 or via email at loanservicing@evergreenhomeloans.com.
- If "Yes" to each question above — Please proceed to the Forbearance Plan Information section below.

Forbearance Plan Information

Based on careful review of the information you provided, we're offering you an opportunity to enter into a forbearance plan. It's important that you read all of the information in this application so that you understand the actions you must take to complete this forbearance plan and any additional steps you must take to resolve your delinquency.

What is a Forbearance Plan?

A forbearance plan is an agreement that allows borrowers experiencing a temporary hardship to make a reduced mortgage payment or no mortgage payment at all during the plan's term. Under this forbearance plan, we have suspended your monthly mortgage payment obligation for six (6) months, as more fully described below.

At the end of the forbearance period, you must either:

- Cure the Delinquency through a full reinstatement, partial reinstatement plus repayment plan or a repayment plan, or payoff the Mortgage, or
- Submit a complete Borrower Response package to be evaluated for a workout option prior to the conclusion of the plan

We will not pursue foreclosure during the forbearance plan term. However, the terms of your mortgage remain unchanged. By not making your mortgage payments during the plan's term you will become more delinquent. Credit bureau reporting of past due payments of borrowers in a forbearance plan as a result of hardships attributable to an applicable national emergency is suspended and no late fees will accrue during the forbearance.

Example of what a borrower's financial obligation may look like with a 180-day forbearance to see what's right for you.

Number of Missed Payments over the term of the Forbearance Plan	Regular Monthly Payment (This is an example only, please refer to the specific payment terms on your loan statement for your exact amount)	Forbearance Amount*	End of Forbearance Amount with next due payment included
1	\$1,700.00	\$1,700.00	\$3,400.00
2	\$1,700.00	\$3,400.00	\$5,100.00
3	\$1,700.00	\$5,100.00	\$6,800.00
4	\$1,700.00	\$6,800.00	\$8,500.00
5	\$1,700.00	\$8,500.0	\$10,200.00
6	\$1,700.00	\$10,200.00	\$11,900.00

Any payments (partial or full installments) received during the term of the Forbearance would lessen the financial burden at the end. Borrowers are encouraged to pay what they can during the Forbearance Plan.

For more information refer to the Additional Forbearance Plan Information and Legal Notice Disclosures

Please read carefully and check all the boxes below before signing this application to indicate you understand these aspects of a forbearance and what is due at the end of the forbearance period.

I understand that by checking "Yes", I am attesting to a financial hardship caused by the Coronavirus Pandemic emergency.

Yes

I understand that with a forbearance, all unpaid amounts, including the current month's payment, are due at the end of the forbearance period and that, if at the end of the forbearance period, I am still experiencing a financial hardship, I may be entitled to additional options which could include an extension of the forbearance period.

Yes

Your current mortgage documents remain in effect; however, we are suspending your obligation to make mortgage payments during the forbearance plan term.

- All the terms of your current mortgage documents remain in effect during the term of the forbearance plan. Nothing in the forbearance plan shall be understood to be a satisfaction or release in whole or in part of your obligations contained in the mortgage documents.



We hope this will provide you with the time and flexibility you need to address your hardship and improve your financial position.

Should you have any questions or concerns regarding your loan, please contact us at 877-242-5421. Our office is open Monday through Friday from 8:00 AM to 5:00 PM PST.

Borrower(s) please execute this letter to acknowledge your receipt and understanding of the forbearance terms as outlined above:

_____	_____	_____	_____
Borrower	Date	Co-borrower	Date

Next Steps

- **A confirmation letter confirming your forbearance plan approval will be sent to you in 7–10 business days.**
- Contact us immediately if your financial circumstances change during the term of your forbearance plan so that we may discuss potential options to resolve your delinquency.
- Prior to the end of the forbearance plan, we will contact you to discuss your situation and provide information on options that may be available to you.
- **Options to resolve your delinquency may include a reinstatement, repayment plan, or loan modification.**
If you're unable to resolve your delinquency, there may be options that allow you to leave your home while avoiding foreclosure.
- If you are printing and manually signing, please return this application —
 - If by mail to: Customer Resolution Department
Evergreen Home Loans
4500 S. Lakeshore Drive, Suite 695
Tempe, AZ 85282
 - If by fax: 1-833-310-9334
 - If by email: defaultservices@evergreenhomeloans.com
(form can be scanned for emailing or faxing; original signature is not required, digital signature is acceptable if using an Evergreen Home Loans provided link – please contact Customer Care if you need to sign electronically)

Additional Forbearance Plan Information and Legal Notices

We will not refer your mortgage to foreclosure or proceed to foreclosure sale during this forbearance plan:

- This forbearance plan offer is contingent on your having provided us with accurate and complete information. We reserve the right to revoke this offer or terminate the forbearance plan following your acceptance if we learn of information that would make you ineligible.
- Any full loan installment amount received during the forbearance plan term will be posted to your account, any amounts less than a full installment will be placed in a “suspense account” until the suspense account contains sufficient funds to pay your oldest past due monthly payment. Unless required by applicable law, there will be no interest paid on the funds held in the account. If any funds are in this account at the end of the forbearance plan term, those funds will be applied to your mortgage in accordance with your mortgage documents.
- Our acceptance of any payment you make during the forbearance plan does not waive our right to require immediate payment in full of all amounts you owe on your mortgage, including the right to resume or continue foreclosure action if you fail to comply with the terms of the plan. Entering a forbearance plan does not mean that your mortgage will be considered current.
- We are required to send you a billing statement every 30 days regardless of your forbearance plan approval. Please refer back to your forbearance approval letter which outlines the terms of your forbearance. You're not required to make any payments during the plan period.
- We're required to send certain delinquency letters to ensure compliance with your investor guidelines regardless of your forbearance plan approval. Please refer back to your forbearance approval letter for the terms of your forbearance. You're not required to make any payments during the plan period.



Disclosures

Federal law requires us to advise you that Evergreen Home Loans (NMLS ID 3182) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Important Bankruptcy Notice

Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Evergreen Home Loans retains rights under its security instrument, including the right to foreclose its lien.

Notice to Customers

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please contact us at:

Evergreen Home Loans
Attn: Customer Care Department
Evergreen Home Loans
4500 S Lakeview Dr. Suite 695
Tempe, AZ 85282

Should you have any questions or concerns regarding your loan, please contact us at 1-877-242-5421. Our office is open Monday through Friday from 8:00 AM to 5:00 PM PST.

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This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD Statement

Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number at (800) 569-4287.

Equal Credit Opportunity Act Notice

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Customer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357); TTD: 1-866-653-4261
www.ftc.gov

Servicemembers Civil Relief Act (SCRA) - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800)-342-9647 or visit their website: <http://legalassistance.law.af.mil/content/locator.php>.

Oregon Property Owners - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 877-4894 or visit <http://dfr.oregon.gov>.



Evergreen Forbearance FAQs

Q: What payment plan options are available since I have been impacted by COVID-19?

A: If you suffered a financial impact due to COVID-19, you may be eligible for a forbearance plan.

Q: What is a forbearance?

A: A forbearance is a temporary suspension of your monthly mortgage payment. During the forbearance period, your payments are suspended for a set period of time.

Q: Am I eligible for a forbearance?

A: If you are directly impacted due to COVID-19, you may qualify for a six-month forbearance plan to help you recover from this difficult time (specific to investor requirements).

Q: How will a forbearance plan impact my loan?

A: A forbearance plan is a temporary suspension of your monthly mortgage payment. During the forbearance period, payments are not required. Negative credit reporting and late charges will not occur during the duration of the plan.

Q: When will I need to repay the payments that are due at the end of the forbearance period?

A: The suspended payments will be due at the end of the forbearance period. However, you will be contacted towards the end of the forbearance plan to reassess your current circumstances. You will be provided with information on alternatives that may be available to you at that time.

Q: Do I need to cancel my automatic monthly draft if I am on a forbearance plan?

A: No. Your automatic monthly draft will stop when your forbearance plan begins.

Note: In order to stop an ACH payment, we need two (2) business days' advance notice.

Q: Can a forbearance be offered for longer than six months?

A: Towards the end of the forbearance plan period, your status will be reassessed to determine eligibility for additional workout options and/or an extension of the forbearance period.

Q: Can I submit payments during the forbearance plan?

A: Yes, you can submit payments during the forbearance. Any partial payments received will be placed in a suspense account until an amount has been received is adequate to be applied to a past due installment. You're not required to make any payments during the forbearance period.

Q: Will I receive billing statements during the forbearance?

A: Yes, we're required to send you a billing statement every 30 days. Please refer back to your forbearance letter which outlines the terms of your forbearance. You are not required to make any payments during the plan period. Negative credit reporting and late charges will not occur during the duration of the plan.

Q: Will I receive letters advising me of the delinquency status?

A: Yes, we're required to send certain letters to ensure compliance with your investor guidelines. Please refer back to your forbearance letter which outlines the terms of your forbearance. You're not required to make any payments during the plan period. Negative credit reporting and late charges will not occur during the duration of the plan.

Q: What happens when the forbearance comes to an end?

A: Towards the end of the plan period, your status will be reassessed to determine eligibility for further workout options. We will send written communication and contact you by telephone to update your status and provide you with additional information on workout options if you're unable to bring the loan current at that time.

