Directions for Completing the Borrower Response Package

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. You must disclose information about all of your income, expenses, and assets. It is important that you complete the application in full, including the Hardship Statement, and supply all requested supporting documentation.

To complete the Mortgage Assistance Request Form, you may either print a PDF and mail or hand deliver it to McCue Mortgage, or you may use our online form (https://www.mccuemortgage.com/assistance)

Steps to submitting a Borrower Response Package		
Step 1	☐	**Review the following information (www.mccuemortgage.com/help) to help you understand your options, responsibilities, and next steps:** • Avoiding Foreclosure • Frequently Asked Questions • Beware of Foreclosure Rescue Scams
Step 2	☐	**Complete and sign the Mortgage Assistance Request Form (Online, PDF).** • The form must be **signed by all borrowers** on the mortgage (notarization is not required) with each borrower's acknowledgement and agreement that all information that you provide is true and accurate. • An **explanation of financial hardship** that makes it difficult to pay the mortgage Please use the space provided • **Third Party Authorization Form** if applicable
Step 3	☐	**Provide required Tax Returns, Income, Assets, & Hardship Documentation.** This documentation will be used to verify your hardship and all of your income (Not Alimony, child support, or separate maintenance income need not be revealed if yo not choose to have it considered for repaying this loan). • **Tax Returns** **A tax return copy is required for all borrowers regardless of the source of income.** Provide a copy of the most recent tax return for each borrower. If filing jointly, provide joint return, including all schedules. If you have not filed the most recent year's tax return provide a copy of the most recent year for which filing has been completed. If you cannot locate your most recent tax return, you may request a free transcript fro the IRS at http://www.irs.gov/ or by calling 1 (800) 908-8946.

		Income
		For each borrower who is a **salaried employee or hourly wage earner**, provide the two most recent paystubs that reflect at least 30 days of year-to-date earnings for each borrower. Include reliable third-party documentation describing the amount and nature the income for "Other Earned Income" such as: overtime, bonuses, commissions, ho allowance, or tips (e.g. employment contract or printouts documenting tip income). For each borrower who receives **self-employed income**: provide a complete, signed individual federal income tax return and, as applicable, the business tax re 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
		For each borrower who receives **unemployment income**, provide last two unemployment checks or deposits. If you do not have copies of your unemployment checks you can perform a claim inquiry to access your records online at https://iic3.ctdol.state.ct.us/welcome.aspx
		For each borrower who receives **Social Security, disability or death benefits, pension, public assistance or adoption assistance**, provide documentation showing the amount and frequency of the benefits such as: letters, exhibits, disability policy, or benefits statement from the provider and documentation showing receipt of the payment, such two most recent bank statements.
		For each borrower who receives **rental income,** provide a copy of your most recent federal tax return with all schedules, including Schedule E Supplemental Income & Loss. Rental Income for qualifying purposes will be 75% of the gross rent reduced by the monthly debt service on the property if applicable OR if rental income is not reported on Schedule E, provide a copy of the current lease agreement with either bank statemer cancelled rent checks demonstrating receipt of rent.
		For each borrower who receives **alimony, child support or separation maintenance payments as qualifying income*,** provide a copy of divorce decree, separation agreeme or other written legal agreement filed with a court, or court decree that states the amo 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 payments. *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.
		Note: 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 fiance who occupies the property as a primary residence. If you elect to disclose and rely up income to qualify, the required income documentation is the same as the income documentation required for a borrower.