

**FAX COVER LETTER****RECIPIENT**

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RECIPIENT: MARK A WOOD  
RECIPIENT'S COMPANY:  
RECIPIENT'S FAX: 8888269787  
COMMENT: ATTENTION: MELISSA,ANNIE

**SENDER**

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SENDER: Martin J. Wiggins  
SENDER'S VOICE TELEPHONE NO: 1-800-531-0832  
SENDER'S FAX NUMBER: 8005315717

**IF YOU DO NOT RECEIVE FULL TRANSMISSION, CALL SENDER****CONFIDENTIALITY NOTICE**

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Thank you.



USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

MARK A WOOD  
56 WILLOWBEND DR  
MURRELLS INLET, SC 29576-9277

April 16, 2014

Action Needed: Complete Member Assistance Application Form

Dear Mark Wood,

Thank you for banking with USAA. We're sorry to learn of your financial difficulties and would like to help you find solutions for recovery. To start, we've enclosed a Member Assistance Application for your home equity loan account ending in 7904.

**Complete and return application**

Please complete and return the application as soon as possible, and make sure to include:

- Information about all borrowers,
- Supporting income documentation, and
- Short Sale documents, if applicable.

Don't forget to date the form and to include signatures from all borrowers.

You may fax your completed documents to us at 1-800-531-5717, ATTN: MAPHE or mail them in the postage-paid envelope to:

USAA Federal Savings Bank  
Attn: MAPHE  
10750 McDermott Freeway  
San Antonio, TX 78288-0544

After we receive your information, we'll review it and contact you within five business days.

Remember, your loan account will keep the same terms and payment until we receive all documentation and while we make our determination. Terms and payment will be adjusted only if an approval is given.

If you have questions, please call your member assistance team at 1-800-531-8894, ext. 7-8033, Monday through Thursday from 8 a.m. to 5:30 p.m., and Friday 8 a.m. to 4 p.m. CT.

**How to submit a Request for Information or Notice of Error**

Federal regulations require that we provide instructions for requesting information or reporting possible servicing errors for home equity loans. To request information about your account or notify us of a possible servicing error, you must mail your written request or notification to:



ATTN: HEWRITNOT  
USAA Federal Savings Bank  
P.O. Box 659817  
San Antonio, TX 78265-9117

Sincerely,



Martin J. Wiggins  
Executive Director, Member Debt Solutions  
USAA Federal Savings Bank





USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

### Member Assistance Application (Home Equity)

Date \_\_\_\_\_

Member Number \_\_\_\_\_

Loan Number \_\_\_\_\_

Primary Borrower Name \_\_\_\_\_

Co-Borrower Name \_\_\_\_\_

If you are experiencing a hardship and need help, you must complete and submit this form along with the other required documentation to be considered for hardship assistance. You must disclose information about (1) you and your intentions to either keep or transition out of the home; (2) the property's status; (3) real estate taxes; (4) homeowner's insurance premiums; (5) bankruptcy; (6) your credit counseling agency; and (7) other liens, if any, on your property.

You must disclose information about all of your income, expenses and assets. You must also submit the required documentation in support of your request for assistance. The Required Income Documentation section on page 5 lists the documentation that you must submit. You must complete the Hardship Affidavit in which you disclose the specific nature of your hardship.

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

**I want to:**

- Keep the Property
- Sell the Property
- Vacate the Property
- Undecided

**The property is currently:**

- My Primary Residence
- A Second Home
- Investment Property

**The property is currently:**

- Owner Occupied
- Renter Occupied
- Vacant

126780-0114



**BORROWER(S) INFORMATION**

Borrower Name		Co-Borrower Name	
Member Number	Active Military <input type="checkbox"/> Yes <input type="checkbox"/> No	Member Number	Active Military <input type="checkbox"/> Yes <input type="checkbox"/> No
Home Phone Number with Area Code		Home Phone Number with Area Code	
Cell Number with Area Code		Cell Number with Area Code	
Mailing Address (City, State, Zip)		Mailing Address (City, State, Zip)	
Employer Name		Employer Name	
Position		Position	
How Long		How Long	
Email Address		Email Address	

<b>Credit-Counseling Agency</b> Complete the following if either borrower has contacted a credit-counseling agency for help.	
<b>Borrower</b>	<b>Co-Borrower</b> <input type="checkbox"/> <i>Same as Borrower</i>
Agency Name	Agency Name
Counselor's Name	Counselor's Name
Agency or Counselor's Phone Number	Agency or Counselor's Phone Number
Agency or Counselor's Email Address	Agency or Counselor's Email Address

<b>Bankruptcy</b> Complete the following if either borrower has filed Bankruptcy.	
<b>Borrower</b>	<b>Co-Borrower</b> <input type="checkbox"/> <i>Same as Borrower</i>
Chapter Filed <input type="checkbox"/> 7 <input type="checkbox"/> 13 Other: _____	Chapter Filed <input type="checkbox"/> 7 <input type="checkbox"/> 13 Other: _____
Filing Date	Filing Date
Case Number	Case Number
Has bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No	Has bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No

**PROPERTY INFORMATION**

Property Address:	
Does the property have a Condominium or Homeowner's Association (HOA) Fee? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes,	Amount Due \$ _____ Annually \$ _____
Name and Address Fees are Paid to:	
Are Fees Current? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If No, what amount is past due? \$ _____	

**LIEN INFORMATION**

Enter all liens held on the property (primary, junior, mechanics, tax, etc.)

Lien Holder's Name	Lien Type:
Balance: \$ _____	Loan Number: _____
Loan is: <input type="checkbox"/> Current	<input type="checkbox"/> Delinquent <input type="checkbox"/> In Foreclosure
Lien Holder's Name	Lien Type:
Balance: \$ _____	
Loan is: <input type="checkbox"/> Current	<input type="checkbox"/> Delinquent <input type="checkbox"/> In Foreclosure
Lien Holder's Name	Lien Type:
Balance: \$ _____	
Loan is: <input type="checkbox"/> Current	<input type="checkbox"/> Delinquent <input type="checkbox"/> In Foreclosure

**Property Listing**

Complete the following if the property is for sale.

Date Listed:	
Selling Agent's Name	Selling Agent's Phone Number
Offer Received? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, what is:	
Date of Offer	Offer Amount:
Buyer's Agent Name:	Buyer's Agent Phone Number:
For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Please provide the following:</b>	
<input type="checkbox"/> Signed and valid Listing Agreement between borrower(s) and realtor/agent	
<input type="checkbox"/> Estimated HUD-1 Settlement Statement from title company or closing attorney (if available)	
<input type="checkbox"/> Signed and valid Sales Contract (if applicable)	

**FINANCIAL DATA** Combine borrower and co-borrower (if applicable)

<b>Monthly Household Income</b>	
Monthly Gross Wages	\$
Overtime	\$
Child Support/Alimony*	\$
Non Taxable Social Security (SSDI)	\$
Taxable Social Security benefits or other monthly income from annuities or retirement plans	\$
Tips, commissions, bonus and self-employed income	\$
Other	\$
<b>Total Gross Income</b>	\$

**\*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.**

<b>Assets (associated with property and/or borrower(s), excluding retirement funds)</b>	
Other Real Estate Owned	\$
Checking Accounts	\$
Savings/Money Market Accounts	\$
Stocks/Bonds, CDs	\$
Rental Property Value	\$
Automobiles/Boats	\$
Other Investment Values	\$

<b>Monthly Household Expenses</b>	
First Mortgage Payment	\$
Second Mortgage Payment	\$
Homeowner's Insurance	\$
Property Taxes	\$
Credit Cards	\$
Installment Loans	\$
Alimony, Child Support Payments	\$
Car Lease or Loan Payments	\$
HOA/Condo Fees/Property Maintenance	\$
Mortgage Payments on Other Properties	\$
Other	\$
<b>Total Household Expenses and Debt Payments</b>	\$

**REQUIRED INCOME DOCUMENTATION**

<input type="checkbox"/> Do you earn a wage? <b>For each borrower</b> who is a salaried employee or hourly wage earner, include the most recent pay stubs that reflect the last 30 days earnings.	<input type="checkbox"/> Are you self employed? <b>For each borrower</b> who receives self employment income, include a completed, signed individual income tax return for the last two years and, as applicable, the business tax returns for the last two years; <b>AND</b> Statements for the business account for the last two months showing continuation of the business activity.
<b>Do you have additional sources of income?</b> <i>Provide for each borrower as applicable</i>	
<p>Other earned income, such as bonus, commissions, housing allowance, tips or overtime:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Reliable third party documentation describing the amount and nature of the income (e.g., employment contract or printouts documenting the tip income)</li> </ul> <p>Social Security, disability or death benefits, pension, public assistance, or adoption assistance:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Documentation showing the amount <b>AND</b> frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider; <b>AND</b></li> <li><input type="checkbox"/> Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.</li> </ul> <p>Rental Income:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of the two most recently filed federal tax returns with all schedules, including Schedule- E Supplemental Income and Loss, <b>OR</b></li> <li><input type="checkbox"/> If rental income is not reported on the Schedule-E Supplemental Income and Loss, provide a copy of the current lease agreement with either two bank statements or cancelled rent checks demonstrating receipt of rent.</li> </ul> <p>Investment Income:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Copies of the two most recent investment statements <b>OR</b> bank statements supporting receipt of this income</li> </ul> <p>Alimony, Child Support, or separation maintenance payments as qualified income*:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of divorce decree, separation agreement, <b>OR</b> other written agreement filed with a court, or court decree that states the amount of the alimony, child support, or separate maintenance payments, <b>AND</b> the period of time over which the payments will be received, <b>AND</b></li> <li><input type="checkbox"/> Copies of your two most recent bank statements <b>OR</b> other third party documents, showing the receipt of the payment.</li> </ul>	
<p><b>*NOTICE: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying the loan.</b></p>	



**HARDSHIP AFFIDAVIT**

I am requesting review of my current financial situation to determine whether I qualify for hardship assistance.

Date Hardship Began:

I believe my situation is:

- Short Term (under 4 months)
- Long-Term (greater than 4 months)
- Permanent

I am having difficulty making my monthly payments because of the reason(s) set forth below:

**(Please check all that apply.)**

- Death of a Borrower or Death of Either the Primary or Secondary Wage Earner in the Household
- Disaster (natural or man-made) adversely impacting the property or borrower's place of employment
- Distant Employment Transfer (minimum of 50 miles or greater)
- Divorce or Legal Separation, Separation of Borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law
- Fraud/Identity Theft victim
- Income Reduction (e.g., elimination of overtime, reduction in regular working hours, or a reduction in base pay including household income reduction)
- Increase in Housing Expenses; a hardship that has caused an increase in your housing expenses due to circumstances outside of your control
- Inherited Home
- Long Term or Permanent Disability; serious illness of a borrower/co-borrower or dependent family member
- Medical Debt
- Military Deployment
- Permanent Change of Station order (PCS)
- Recently Returned to Work
- Unemployment
- Other (provide a written explanation on separate page, describing the specific nature of your hardship.)

**Borrower/Co-Borrower  
Acknowledgement and Agreement**

I certify, acknowledge, and agree to the following:

1. All of the information in this Member Assistance Application is truthful and the hardship(s) identified above contributed to this request for hardship assistance.
2. USAA, as well as the owner or guarantor of my Home Equity Loan (herein "Investor"), and their agent(s) or affiliates, may investigate the accuracy of my statements and may obtain a current credit report on all borrowers obligated on the Note.
3. USAA and/or the Investor may require me to provide additional supporting documentation, which I will timely provide as time is of the essence.
4. Knowingly submitting false information may violate Federal or other applicable law.
5. USAA may verify my past and present employment earnings record, bank accounts and other income or assets necessary to process my hardship application.
6. USAA and/or the Investor will use this information to evaluate my eligibility for available assistance and foreclosure alternatives, but USAA and/or the Investor will not be obligated to offer me assistance based solely on my representations in this document or other information submitted in connection with my request.
7. If I intentionally defaulted on my existing Home Equity Loan, engaged in fraud, misrepresented any fact(s) in connection with this request for assistance relief, or if I do not timely provide all required documentation, USAA and/or the Investor may cancel any assistance granted and may pursue any available legal remedies, including foreclosure on my home.
8. If I am eligible for hardship assistance and I accept and agree to all the terms of such plan, I also agree that the terms of this Acknowledgement and Agreement are incorporated into such plan by reference as if set forth therein in full.
9. USAA's acceptance of any payments under any hardship assistance plan will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
10. USAA will collect all personal information that I submit in Membership Assistance Application and hardship request package, and during the evaluation process, including but not limited to, my name, address, telephone number, social security number, income, payment history, and information about my accounts balances and activity. I understand and consent to USAA's disclosure of my personal information and the terms of any hardship assistance that I receive to any investor, insurer, grantor, or service that insures, guarantees, or owns or services my first lien or subordinate lien (if applicable), mortgage loan(s), or to a HUD certified housing counselor.
11. I may be contacted concerning this request for hardship assistance at any cellular or mobile telephone I have provided in this documentation, including by text message and telephone calls to my cellular or mobile telephone.
12. USAA or its representatives may access the property for an inside and/or external inspection or valuation, as necessary.

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Borrower Signature

Date

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Co-Borrower Signature

Date