

WE ARE HERE TO HELP

Dear PNC Customer:

We know how challenging it can be when you're experiencing difficulty in keeping your home equity account payments current. Whether your situation is temporary or long-term, PNC wants to help you.

To do so, it's important that you begin working with us as soon as possible. That's why we're providing you with the attached Customer Hardship Assistance Package, which will help us determine whether you qualify for hardship assistance.

Find Out What Options May Be Available

By reviewing the Customer Hardship Assistance Package, you can start learning about the various options that may be available to you.

In the section titled "Hardship Assistance Options," you'll see a description of each potential relief option, as well as the eligibility requirements.

Key Facts to Keep in Mind

- You may or may not be eligible for a home equity account modification to help bring your home equity account current, or other hardship relief.
- If you are approved for hardship relief, the terms of your home equity account will change, and we will thoroughly review the modified home equity account terms with you.
- Depending on your specific home equity account or the investor that owns your home equity account, only specific programs may be available.
- You may be required to complete a 3-month trial period plan to demonstrate your ability to make consistent payments.

Let Us Help You

After you review the Customer Hardship Assistance Package, simply follow the instructions on the first page and submit all your required information and documentation to help us understand the challenges you're facing.

Once we receive and evaluate your information, we will contact you regarding your options and next steps.

If you have any questions about the Customer Hardship Assistance Package or would like immediate assistance, please contact your PNC Customer Assistance Team. **We're available M-F 8 AM-9 PM ET, Saturday 8 AM-2 PM ET, at 866-622-2657. We are closed on Sunday.**

If you are currently under the protections of the Servicemembers Civil Relief Act (SCRA), you may be entitled to other benefits and protections. You can call Military One Source toll free at (800) 342-9647 for further assistance.

This is an attempt to collect a debt and/or enforce our lien. Any information obtained will be used for that purpose unless prohibited by applicable law. However, if this debt has been discharged or if you are protected by the automatic stay in bankruptcy, we are not attempting to collect the debt from you personally, and if we have obtained relief from the automatic stay, we will only exercise our rights against any collateral. By providing this notice we do not waive any applicable exemptions from state or federal collection laws.

If you are requesting loss mitigation, please note that normal collection activity, collection litigation and/or foreclosure activity may continue on your loan to the extent allowed by law while your request is being reviewed. Any information requested may be necessary to determine your eligibility for loss mitigation options.

The sooner you reply, the sooner we can help!

Sincerely,

PNC Customer Assistance

Take the First Step

1. See the instructions on the first page of the Customer Hardship Assistance Package

2. Review:

- Hardship Assistance Options
- Frequently Asked Questions

3. Submit required information

- Uniform Borrower Assistance Form, which includes:
 - Income Documentation
 - Borrower Hardship Information
- Copy of federal tax returns from the two most recent years

NOTE: Supplying this information will not guarantee that you qualify for hardship assistance in any of our programs, but will provide us with the information to consider you for programs specifically available to your home equity account.

If you need assistance, contact us immediately at: 866-622-2657

NOTE: Supplying the requested information will not guarantee you qualify for hardship assistance in any of our programs, but will provide us with the information to consider you for programs specifically available to your home equity account.

PNC Customer Hardship Assistance Package

PNC Customer Assistance
866-622-2657
Hours of Operation:
Mon-Fri: 8AM-9PM ET; Sat: 8AM-2PM ET

Early communication with PNC is very important to ensure your options are not limited. Please contact us as soon as possible to discuss your financial situation and maximize your options. Completing, signing and returning the documents provided in this package is the first step.

Let's Get Started

Please review all of the pages in this package, and then **make sure they're fully completed, signed where required and returned**. For your convenience you can either a) enter/type your information directly within this package, print and mail, or fax us a hard copy; or b) you can print a blank copy, fill/write in your information, and mail or fax us the hard copy. Once you provide us with this information, we can act quickly to help. You will need to complete a package for each property needing assistance. Please be sure to write your Home Equity Account Number on every page of documentation being sent to PNC.

Uniform Borrower Assistance Form

- The Uniform Borrower Assistance Form allows you to detail your particular financial hardship, plus your property, income, expenses, loans and other essential information. Please make sure you fill out this form COMPLETELY.

Borrower Hardship Information

- You will need to include a brief description of your hardship.

Income Documentation

- You will need to include specific income verification documents according to your sources of income.

Submit documents noted above to PNC

Please return via one of the following methods:

FAX: 866-641-2691	MAIL: PNC YB58-01-3 Loss Mitigation PO Box 5570 Cleveland, Oh 44101-8653
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Hardship Assistance Options

Programs That May be Available

PNC understands unforeseen circumstances can create financial hardship and your ability to make your home equity account payments on time. If you are struggling or unable to make your payment, we want you to be aware of various options that may be available to you.

OPTION	OVERVIEW	BENEFIT
Reinstatement	Pay the total amount you owe, in a lump-sum payment and by a specific date.	Allows you to avoid foreclosure by bringing your home equity account current if you can show you have funds that will become available on a specific date
Home Equity Line of Credit Re-Age	Provides the opportunity to bring your home equity account current by making three consecutive monthly payments within a 90 day period	Allows your account to be brought current without having to pay your entire delinquency amount at one time
Home Equity Loan Extension	Provides the opportunity to bring the account current while deferring the past due payment(s). This is accomplished by extending the maturity date by the number of payments extended	Allows your account to be brought current without having to pay your entire delinquency amount at one time
Modification	Receive modified terms of your home equity account to make it more affordable or manageable. You may be required to complete a "trial period" (i.e., completing a three-month trial period plan)	Modifies your account so that your payments or terms are more manageable
Short Sale	Sell your home and release the lien(s) by paying off a portion of your home equity account balance when you owe more on the home than it's worth. All lien holders must agree to the price. You may be required to pay the remaining home equity account balance in a lump sum or over time	Allows you to transition out of your home without going through foreclosure
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us	Allows you to transition out of your home without going through foreclosure. This is useful when there are no other liens on your property

Frequently Asked Questions

1. What happens after I send the Customer Hardship Assistance Package to you?

Once we receive your Customer Hardship Assistance Package, we'll contact you within five business days to confirm that we have it, and will begin reviewing the contents. Should there be any missing information or documentation you still must submit, we will send you a notice of incompleteness.

Within 30 days after receiving your complete Customer Hardship Assistance Package, we will let you know which hardship assistance alternatives, if any, are available to you, and also what your next steps are to accept our offer.

PLEASE NOTE: We cannot guarantee that you will receive any (or a particular type of) assistance. In addition, there is no guarantee we can evaluate you for a hardship assistance alternative in time to stop the foreclosure sale.

2. What happens to my home equity account while you are evaluating my Customer Hardship Assistance Package?

You are still obligated to make all home equity account payments as they come due, even while we're evaluating all available assistance options.

3. Will it cost money to review my customer hardship assistance package?

There should never be a fee from PNC or a qualified counselor when getting help or information about foreclosure prevention options. However, because foreclosure prevention has become a target for scam artists, be wary of companies or individuals offering to help you for a fee.

4. What if my property is scheduled for a foreclosure sale in the future?

Time is of the essence and you will need to contact PNC quickly. If you submit a complete Customer Hardship Assistance Package and you have a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the sale. A court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

5. Where can I find more information on foreclosure prevention?

Please see Hardship Assistance Options via page 3 in this packet for more information, or **contact PNC Customer Assistance at 866-622-2657.**

6. Will my credit score be affected by my late payments or being in default?

The delinquency status of your home equity account may be reported to credit reporting agencies as well as your entry into a home equity account modification or trial period plan, short sale, deed-in-lieu, or reinstatement. This will be in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association.

7. Will my credit score be affected if I accept a Customer Hardship Assistance Plan option?

While the impact on your credit will depend on your individual credit history, credit-scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. Entering such a plan may adversely affect your credit score, particularly if you are current on your home equity account or otherwise have a good credit score.

8. How can I avoid delays in processing my request?

Be sure to write the Home Equity Account Number on **every page** of documentation that you send to PNC. Also, provide a completed Customer Hardship Assistance package for **each** property needing assistance.

Uniform Borrower Assistance Form

PNC Customer Assistance
866-622-2657
Fax Number: 866-641-2691

Home Equity Account Number: _____

If you are experiencing temporary or long-term financial hardship and need help, please complete and submit all required documentation to PNC.

When you sign and date the Customer Hardship Assistance Package, you will make important certifications, representations and agreements, including certifying that all of the information is accurate and truthful.

BORROWER INFORMATION	
BORROWER	CO-BORROWER
Borrower's Name:	Co-Borrower's Name:
Social Security Number:	Social Security Number:
Date of Birth:	Date of Birth:
Home Phone:	Home Phone:
Cell or Work Phone:	Cell or Work Phone:
Email:	Email:
Borrower's Mailing Address	Co-Borrower's Mailing Address (if same as Borrower's address, just write "same")
Property Address (if same as the Borrower's mailing address, just write "same")	

- There are additional Co-Borrowers. If you have additional Co-Borrowers, please provide this information on a separate sheet.
- If you have a Recorded Power of Attorney, include a copy of the Power of Attorney documentation.

Number of People in Household: _____ Number of Vehicles: _____

- I want to:** Keep the Property Vacate the Property Sell the Property Undecided
- The property is my:** Primary Residence Second Home/Seasonal Rental Year-Round Rental/Investment
- The property is:** Owner Occupied Tenant Occupied Vacant Other: _____

INCOME DOCUMENTATION

PNC may request additional documentation to complete your evaluation.

Employment Status – To be Provided for each Borrower, as Applicable

Wage Earner

- Hire Date of Most Recent Employment
 Borrower ____ / ____ / ____ **Co-Borrower** ____ / ____ / ____
 MM DD YYYY MM DD YYYY
- Most recent pay stubs showing at least 30 days of year-to-date income
- Six most recent bank statements (checking and savings) - including all pages, even blank pages
- Two most recent W2s
- If pay stub does not reflect year-to-date earnings, then provide a signed letter or printout from employer

Self-Employed

- Federal tax return completed & signed. Include all schedules.
- Two most recent years of your Business federal tax return, including K1, if applicable, completed & signed. Include all schedules.
- Either the most recent signed & dated quarterly or year-to-date Profit & Loss statement that reflects activity for the most recent twelve months.
- OR** Six most recent bank statements for the business account- include all pages, even blank pages.

Uniform Borrower Assistance Form

Home Equity Account Number: _____

INCOME DOCUMENTATION

Source of Additional Household Income – to be provided for each borrower and/or contributing party, as applicable

- Tips, commission, bonus, housing allowance, overtime** - Provide all documentation for the following:
- Written description of the type of income and frequency of receipt of income signed & dated
 - Third-party documentation describing income (e.g., paystub, employment contracts, tip income documents)
 - Two most recent bank statements -include all pages, even blank pages
- Social Security, disability, death benefits, pension, public assistance or adoption assistance** - Provide all documentation for the following:
- Receipt of payment (e.g., two most recent bank statements -include all pages, even blank pages or deposit advances)
- Alimony, child support or separate maintenance payments** - Provide all documentation for the following:
- Notice: Please know that you're not required to disclose Child Support, Alimony, or Separate Maintenance income, unless you choose to have it considered for this application.**
- Divorce decree, separation agreement or other written legal agreement filed with the court that states the amount of the payments & period of time that you are entitled to receive them
 - Copies of two most recent bank statements - include all pages, even blank pages or deposit advances showing you received payment

Rental properties income that is not your primary residence - Provide all documentation for the following:

- Most recent federal tax return with all schedules, including Schedule E**
- OR current lease agreement with bank statements showing deposit of rent checks-include all pages, even blank pages**

Investment Income - Provide all documentation for the following:

- Two most recent monthly or quarterly investment statements for any 401Ks, mutual funds, stocks, bonds, CDs, IRAs, etc. If any of this income is being used as household income, please provide two most recent bank statements showing deposit amounts - including all pages, even blank pages**

Information for Non-Borrower Contributing to Household Income - Provide all documentation for the following:

- Two Most recent months of the borrower's bank statements showing the non-borrower's contribution being deposited regularly-include all pages, even blank pages.**
- Signed and dated contribution letter from the non-borrower indicating amount contributed to the household.**

Uniform Borrower Assistance Form

Home Equity Account Number: _____

COMBINED INCOME AND EXPENSE OF BORROWER AND CO-BORROWER(S)

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment-Primary Residence	\$	Checking Account(s)	\$
Self Employment Income	\$	Second Mortgage Payment-Primary Residence	\$	Savings/Money Market	\$
Tips, commissions, & bonus	\$	Property Taxes Escrowed? <input type="checkbox"/> YES	\$	CDs	\$
Net Rental Income	\$	Homeowner's Insurance Escrowed? <input type="checkbox"/> YES	\$	Stocks/Bonds	\$
401K Income (if retired)	\$	Mortgage Payments other properties***	\$	Retirement Accounts	\$
Stocks/Bonds Income	\$	Other Liens	\$	Other Cash on Hand	\$
Unemployment Income	\$	HOA/Condo Fees/Prpty Maint	\$	Value of all Real Estate except principal residence	\$
Disability	\$	Car/Lease Payments	\$		
Child Support*	\$	Auto Expenses	\$	Other (describe below):	\$
Alimony*	\$	Auto Insurance	\$		
Overtime	\$	Credit Cards/Installment Loan(s) (total minimum pmt per month)	\$		
Taxable Social Security, annuity, retirement income	\$	Food	\$		
Food Stamps/Welfare	\$	Utilities (G/E/W)	\$		
Gross Rents Received **	\$	Medical (co-pays and monthly prescriptions)	\$		
Untaxed Social Security/SSD	\$	Telephone	\$		
Other (describe below):	\$	Cell Phone	\$		
		Internet	\$		
		Cable	\$		
		Child Care/Tuition	\$		
		Child Support/Alimony Payments	\$		
		Payroll Deduction	\$		
		Flood Insurance <input type="checkbox"/> YES	\$		
		Other (describe below):	\$		
Total (Gross Income)	\$	Total Debt/Expenses	\$	Total Assets	\$

* Alimony, child support or separate maintenance income need not be disclosed if you do not choose to have it considered for this application.

** Include rental income received from all properties you own EXCEPT a property for which you are seeking hardship assistance.

*** Include mortgage payments on all properties you own EXCEPT your principal residence and the property for which you are seeking hardship assistance.

Uniform Borrower Assistance Form

Home Equity Account Number: _____

PROPERTY DETAILS

Is the property listed for sale? Yes No If you have additional properties for sale, please list these properties and the information below on a separate sheet of paper.

If YES, please complete the following:

For Sale by Owner? Yes No Include a copy of the **Listing Agreement**, if applicable Agent's Name _____
 List Date: ____/____/____ Include a copy of the **Purchase Agreement**, if applicable Phone Number: (____) ____ - ____
MM DD YYYY

- If Applicable, Include a Letter from your first mortgage holder showing payoff amount **OR** Mortgage statement showing current balance
- If your property is in a flood zone, please provide a copy of your flood insurance policy
- Include a copy of your Homeowners Insurance Policy Include a copy of your most recent tax bill(s)
- If you have any tax delinquencies, please provide documentation showing delinquent amount details

If you wish to sign an Authorization to Release Information - Please Review and Sign below to allow third-party correspondence:

I/We hereby authorize PNC to release information and to discuss the terms of my home equity account. This includes, but is not limited to, the negotiation of the sale of my house to (list company name) _____ and its employees including but not limited to _____ at phone _____ and e-mail _____.
 This authorization shall remain in effect until revoked in writing.

_____ Borrower's Signature	_____ Borrower's Printed Name	_____ Date
_____ Co-Borrower's Signature	_____ Co-Borrower's Printed Name	_____ Date

AGREEMENTS AND AUTHORIZATIONS

SHORT SALE DEFICIENCY AGREEMENT

If your creditor agrees to enter into a short sale, the mortgage or deed of trust securing my/our home equity account will be released upon payment of the agreed upon proceeds from the sale of my/our property. Because it is a short sale, the amount that will be paid to your creditor is less than the balance owed on my/our home equity account. Unless prohibited by applicable law, I/we agree to remain responsible for the repayment of the remaining balance on my/our home equity account pursuant to the terms of my/our note or line of credit agreement. By signing below, I/we acknowledge and agree to the foregoing.

Notice: This Short Sale Deficiency Agreement is not applicable to a home equity account which has been or will be discharged in a bankruptcy proceeding under the U.S. Bankruptcy Code.

_____ Borrower's Signature	_____ Borrower's Printed Name	_____ Date
_____ Co-Borrower's Signature	_____ Co-Borrower's Printed Name	_____ Date

GOVERNMENT SPONSORED ENTERPRISE AUTHORIZATION

Authorization to PNC to determine if mortgagee is a Government Sponsored Enterprise: As the owner of the property, I/we hereby give my/our consent to PNC Bank, National Association, to search the Federal Home Loan Mortgage Corporation ("Freddie Mac") and Federal National Mortgage Association ("Fannie Mae") website to determine if Freddie Mac or Fannie Mae owns any of the mortgages on the aforementioned Property, whether serviced by PNC Bank or another loan servicer.

_____ Borrower's Signature	_____ Borrower's Printed Name	_____ Date
_____ Co-Borrower's Signature	_____ Co-Borrower's Printed Name	_____ Date

Uniform Borrower Assistance Form

PNC Customer Assistance

866-622-2657

Fax Number: 866-641-2691

Home Equity Account Number: _____

Borrower Hardship Information

I/we the undersigned would like to request a reduction in my/our home equity loan or line of credit payments.

Reason you are having difficulty making your payments:

How long will this difficulty last?

How do you expect this difficulty will be resolved?

Uniform Borrower Assistance Form

NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL REPORT

We may order an appraisal or valuation in conjunction with your application to determine the property's value. There may be a charge for this appraisal or valuation depending on the owner of your loan. We will promptly give you a copy of any appraisal or valuation we receive, even if your loss mitigation application is withdrawn or denied.

You may pay for an additional appraisal for your own use at your own cost should you so choose. If you have any questions regarding the appraisal or valuation please contact us at 866-622-2657.

Please keep this notice with your other loan records.

Uniform Borrower Assistance Form

Home Equity Account Number: _____

BORROWER AND CO-BORROWER(S) ACKNOWLEDGEMENT AND AGREEMENT

I certify, acknowledge, and agree to the following:

1. All of the information in this Uniform Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for hardship relief.
2. The accuracy of my statements may be reviewed by PNC, owner or guarantor of my home equity account, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all PNC, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing home equity account, engaged in fraud or misrepresented any fact(s) in connection with this request for hardship relief or if I do not provide all required documentation, PNC may cancel any hardship relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. PNC is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, reage plan, or extension plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan, if applicable, will serve as acceptance of the terms set forth in the notice of the plan sent by PNC.
 - c. PNC's acceptance of any payments under the plan will not be a waiver of any acceleration of my home equity account or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my home equity account.
7. A condemnation notice has not been issued for the property.
8. PNC or authorized third party* will obtain a current credit report on all borrowers obligated under the Home Equity Account.
9. PNC or authorized third party* will collect and record personal information that I submit in this Customer Hardship Assistance Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to PNC or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
10. Important Information about Phone Calls: By providing telephone number(s) to us, now or at any later time, you authorize PNC and its affiliates and designees to contact you regarding your account(s) with PNC and its affiliates at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages. You consent that any phone call with us may be monitored or recorded by us.

Borrower's Signature

Borrower's Printed Name

Date

Co-Borrower's Signature

Co-Borrower's Printed Name

Date

* An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining hardship assistance.



FAX COVER SHEET

PNC CUSTOMER HARDSHIP ASSISTANCE PACKAGE

FROM Name: _____ Telephone: _____	TO PNC LOAN SOLUTIONS Fax to: 866-641-2691
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Home Equity Account Number:
Number of Pages: