

Certain documentation is needed to get you started with programs that could help with tax and/or insurance assistance. Below is a checklist of documentation that may be needed. Please prepare copies and have ready for our discussion.

<p>Reverse Mortgage Items:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Last reverse mortgage statement <input type="checkbox"/> Recent letters from your lender/servicer <p>Financial Information:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Last 2 months of bank statements from all accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Retirement <input type="checkbox"/> Information on other assets-bonds, stocks, CD's, <input type="checkbox"/> Other properties or investments <input type="checkbox"/> Last 2 years of tax returns <p>Additional Information:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Driver's License or other valid ID <input type="checkbox"/> Any other documents that are relevant to your financial Situation <p>Income Related Items:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Last 2 paystubs (if you are employed) 	<p>Proof of ALL Income or Public Benefits:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Social Security <input type="checkbox"/> Employment <input type="checkbox"/> Retirement <input type="checkbox"/> Disability <input type="checkbox"/> Unemployment <input type="checkbox"/> Veteran's Benefits <input type="checkbox"/> Temporary Assistance for Families in Need (TANF) <p>Bills:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Homeowner's insurance statements <input type="checkbox"/> Last 2 years property tax statements <input type="checkbox"/> Credit card statements <input type="checkbox"/> Last utility bills; water, gas, and/or electric <input type="checkbox"/> Phone/Cable/Internet bills <input type="checkbox"/> Trash Bill <input type="checkbox"/> HOA Dues/Invoices <input type="checkbox"/> Statements for any other debts. For example, your car loan statement and/or car insurance bill. <p>Hardship:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Documents regarding the inability to repay <input type="checkbox"/> Letter explaining the inability to repay
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Homeowner Requirements:

- Must be a legal US resident/legal alien;
- Must be a Florida resident;
- Must occupy the property as primary residence;
- Total household income must be below 140%AMI (at time of application) adjusted for household size;
- Total amount of assets must be LOWER than \$48,000. Assets include, but are not limited to all savings, checking and money market accounts; certificates of deposit; taxable investment accounts; savings bonds; retirement accounts, such as IRAs, 401(k)s, 403(b)s, 457s or Keogh accounts; and cash.
- If there has been a bankruptcy, it must be discharged or dismissed;
- Must have suffered a hardship that has resulted in the inability to repay the amounts advanced on their behalf by their mortgage loan servicer for the payment of property charges. Such hardships may include, but not be limited to the following:
 - Medical expenses;
 - Home repairs for systems or appliances, or due to a Natural disaster (fire, hurricane, flood, etc.);
 - Unexpected reduction in household income;
 - Unemployment or underemployment;
 - Divorce;
 - Disability and the resulting expenses for specialized equipment, care or retrofitting for the home; and
 - Victimization by burglary, fraud, or financial exploitation.
- Must show a reasonable likelihood of recovering from the hardship so as to afford the property charges on an ongoing basis;
- Cannot have a conviction within the last 10 years on a mortgage-related felony (self-certified)
 - Homeowners will be required to sign an affidavit stating s/he has not been convicted of a mortgage-related felony in the last 10 years; this includes larceny, theft, fraud, forgery, money laundering and/or tax evasion.

Since you will be providing information about your financial situation, it will be necessary for you to have the following:

- Information about your reverse mortgage, such as your most recent mortgage statement;
- Your most recent income tax return (for self-employed borrowers);
- Information about your checking and/or savings accounts; and
- Information about the monthly gross (before tax) income of your household, including recent pay stubs, or documentation of income you received from other sources.

Champion Mortgage is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not a demand for payment of the captioned debt to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

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Toll-Free Customer Service: 855-683-3095 Toll-Free Customer Fax: 866-621-1036**

