

Homeowner's Assistance Funds

We are pleased to inform you that First United Bank & Trust Company has elected to participate in the United States Treasury's Homeowners Assistance Fund (HAF).

HAF was established to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

The HAF program benefits vary from state to state, so please contact your local HAF representative for more information on the potential benefits available to you.

Please check the National Council of State Housing Agencies (NCSHA) website for other states participating in the HAF program.

Website: <https://www.ncsha.org/homeowner-assistance-fund/>

Notices

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED FROM BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OF THE DISCHARGE INJUNCTION OR ANY ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

Counseling Assistance:

If you would like counseling or assistance, you can contact the US Department of Housing and Urban Development (HUD). For a list of HUD-approved homeownership counselors in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 1-800-569-4287.

You can also call the HOPE Hotline at 1-888-995-HOPE (4673) and ask for MHA HELP for assistance in finding a HUD-approved housing counselor at no charge, or in requesting further explanation of this notice.

Tribal Assistance:

In some states, federally recognized tribes may be able to provide assistance for homeowners going through hardships. We encourage you to reach out to your local tribal council for further information.

Notice of Error

To provide us with a Notice of Error (NOE), make a Qualified Written Request (QWR) or Complaint about the servicing of your loan, please contact us at the following:

First United Bank & Trust Company
Attn: Mortgage Servicing Resolutions
3930 Dallas Parkway
Plano, TX 75093
Mortgage_Servicing_Resolutions@firstunitedbank.com
Our office is open 7:30am - 6:15pm CST M-F; 8am - 1pm CST Saturday.

Mortgage Programs Are Available to Help

There are a variety of programs available to help you keep your home. You may be eligible to modify your mortgage to make your payments and terms more manageable, for instance, lowering your monthly payment to make it more affordable. Depending on your circumstances, staying in your home may not be possible. However, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure - see the table below for more information:

Loss Mitigation Options	Overview	Benefit
Modification	Receive modified terms of your mortgage to make it more affordable after successfully making payments during a "trial period" that is approximately the modified payment Agreement to change the original terms of the mortgage. Such as payment amount, length of loan, interest rate.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
Short Sale	Sell your home for less than the balance remaining on the mortgage.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us in exchange for a release from your mortgage loan and payments.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.

Attorney Authorization Form for Customers in Active Bankruptcy

Please complete this form and return via one of the below methods:

Mailing Address:
First United Bank & Trust Company
3930 Dallas Parkway
Plano, TX 75093

Customer Service Department:
Fax: 580-916-3667
Email: mortgagehelp@firstunitedbank.com

Information on Avoiding Foreclosure

These options may be available to you depending on your hardship. There are options to help you stay in your home and bring your mortgage current, and options that allow you to leave your home while avoiding foreclosure. We can answer any questions you may have about these options, including the general eligibility requirements.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
Reinstatement	<ul style="list-style-type: none"> Pay all past due amounts in a single lump-sum payment. Available if you have the funds to pay now. 	<ul style="list-style-type: none"> Allows you to bring your mortgage current immediately.
Repayment Plan	<ul style="list-style-type: none"> Pay all past due amounts together with your regular monthly payments over an extended period of time. Available if you have sufficient income to cover more than your regular monthly payment. 	<ul style="list-style-type: none"> Allows you time to bring your mortgage current without having to make a single lump-sum payment.
Payment Deferral	<ul style="list-style-type: none"> Defer repayment of two to six past-due principal and interest payments and certain other amounts into a non-interest bearing balance due and payable at the maturity of the mortgage loan or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance. 	<ul style="list-style-type: none"> Allows you to bring your mortgage current by delaying repayment of past-due principal and interest and certain other amounts without changing other terms of your mortgage. Interest is not charged on those amounts.
Forbearance Plan	<ul style="list-style-type: none"> Make reduced payments or no payments for a specific period of time (for example, six months). During this time your mortgage will become increasingly delinquent. 	<ul style="list-style-type: none"> Allows you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.
Modification	<ul style="list-style-type: none"> Make modified payments based on new terms. Requires your successful completion of a three-month trial period plan. 	<ul style="list-style-type: none"> Allows you to bring your mortgage current by permanently modifying your mortgage. Intended to make your payments or terms more manageable; typically results in a lower monthly payment.
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
Traditional Sale (sale with equity)	<ul style="list-style-type: none"> Sell your property. Proceeds from the sale are used to pay off the mortgage debt and any other debts secured by the property. 	<ul style="list-style-type: none"> Keep the excess proceeds from the sale once all debts and closing costs are paid. Allows you to transition out of your home to avoid foreclosure.

Short Sale	<ul style="list-style-type: none"> ▪ Sell your property. ▪ Proceeds from the sale are used to pay off a portion of your mortgage balance when you owe more on your mortgage than the home is worth. 	<ul style="list-style-type: none"> ▪ Allows you to transition out of your home to avoid foreclosure. ▪ Relocation funds may be available. ▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences – consult a tax advisor.
Mortgage Release (Deed-in-Lieu of Foreclosure)	<ul style="list-style-type: none"> ▪ Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt. 	<ul style="list-style-type: none"> ▪ Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure. ▪ Relocation funds may be available. ▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.

Frequently Asked Questions

Q1. Will it cost money to get help?

- No. There should never be a fee to obtain assistance or information about foreclosure prevention options from your mortgage servicer or a qualified housing finance agency.
- Never send a mortgage payment to a company except the one listed on your monthly mortgage statement.
- Beware of scams and anyone offering to help you for a fee (see **Beware of Foreclosure Rescue Scams!** for additional information).

Q2. What is foreclosure?

- Foreclosure is the loss of your home through a legal process where your mortgage servicer or a third party acquires the property at a foreclosure sale.

Q3. What are the consequences of foreclosure?

- You must move or you will be evicted from the property.
- It may be as long as seven years before you are eligible for another Fannie Mae or Freddie Mac mortgage.
- You and any additional borrower listed on the mortgage may experience negative credit implications.

Q4. Will the foreclosure process begin if I do not respond to my mortgage servicer's notices regarding missed payments?

- If you disregard your mortgage servicer's notices, your mortgage servicer may refer your mortgage to foreclosure as authorized by your mortgage documents and applicable law.

Q5. Should I still contact my mortgage servicer if I have waited too long and my property has been referred to foreclosure?

- Yes, the sooner the better! If you wish to keep your home, contact your mortgage servicer immediately.
- You may also contact a HUD-approved housing counselor (see **Additional Resources** on page 1) and request a three-way call that would include you, the HUD-approved housing counselor, and your mortgage servicer to discuss your hardship.
- A HUD-approved housing counselor can also provide free advice on debt management.

Q6. Can I still be evaluated for mortgage assistance if my property is scheduled for a foreclosure sale?

- Yes, but it is important that you reach out to your servicer as soon as possible to discuss potential options. If your mortgage servicer receives your complete Mortgage Assistance Application with only 37 or fewer calendar days before the scheduled foreclosure sale, there is no guarantee that your servicer will be able to evaluate you for mortgage assistance in time to stop the foreclosure sale.
- Even if your mortgage servicer approves you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not be able to halt the scheduled sale.

Q7. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

- No. Your property will not be sold at a foreclosure sale if you accept a foreclosure avoidance option and comply with its requirements.

Q8. What if I acquired an ownership interest in the property, such as through death, divorce, or legal separation?

- You should contact us as soon as possible. We are here to help you adjust to these events and provide you with information on where to send the mortgage payments. Please contact us to obtain a list of documentation that is needed to confirm your identity and ownership interest in the property, and to discuss next steps.

Beware of Foreclosure Rescue Scams!

Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services. HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information, or advice that sounds too good to be true, it probably is. If you have any doubts, contact your mortgage servicer. Don't let scammers take advantage of you, your situation, your house, or your money. Keep in mind, your mortgage servicer is not responsible for paying damages resulting from a scam. Remember, help is FREE.

How to Spot a Scam – beware of a company or person who:

- Asks for a fee in advance to work with your mortgage servicer to modify, refinance, or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your mortgage modified.
- Advises you to stop paying your mortgage servicer and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" mortgage modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam – do one of the following:

- Go to <https://www.consumerfinance.gov/complaint/> to submit a complaint and get information on how to fight back.
- Call (888) 995-HOPE (4673) and tell the counselor about your situation and that you believe you were scammed or know of a scam.

Loan number:

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to First United Bank & Trust Company via mail: 3930 Dallas Parkway, Plano, TX 75093, fax: 580-916-3667, online: <https://loansphereservicingdigital.bkiconnect.com/fub/#/login> or email: mortgagehelp@firstunitedbank.com. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact First United Bank & Trust Company at 877-561-0922.

If you are experiencing a financial hardship you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, or information on state or local government mortgage assistance programs that may be available, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

For additional information on how to avoid foreclosure, including help for military servicemembers, you may also visit Fannie Mae's consumer website www.fanniemae.com. Fannie Mae is the owner of your mortgage loan.

Borrower Information

Borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Alternate phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Co-borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Alternate phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Preferred contact method (choose all that apply): ☐ Cell phone ☐ Home phone ☐ Work phone ☐ Email ☐ Text—checking this box indicates your consent for text messaging

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? ☐ Yes ☐ No

Property Information

Property Address: _____

Mailing address (if different from property address): _____

- The property is currently: ☐ A primary residence ☐ A second home ☐ An investment property
- The property is (select all that apply): ☐ Owner occupied ☐ Renter occupied ☐ Vacant
- I want to: ☐ Keep the property ☐ Sell the property ☐ Transfer ownership of the property to my servicer ☐ Undecided

Is the property listed for sale? ☐ Yes ☐ No – If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable: _____

Is the property subject to condominium or homeowners' association (HOA) fees? ☐ Yes ☐ No – If yes, indicate monthly dues: \$ _____

Hardship Information

The hardship causing mortgage payment challenges began on approximately (date) _____ and is believed to be:

- ☐ Short-term (up to 6 months)
☐ Long-term or permanent (greater than 6 months)
☐ Resolved as of (date) _____

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> Not required
<input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<ul style="list-style-type: none"> Not required
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	<ul style="list-style-type: none"> Not required
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	<ul style="list-style-type: none"> Not required
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	<ul style="list-style-type: none"> Written statement from the borrower, or other documentation verifying disability or illness Note: Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Divorce or legal separation	<ul style="list-style-type: none"> Final divorce decree or final separation agreement OR Recorded quitclaim deed
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	<ul style="list-style-type: none"> Recorded quitclaim deed OR Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner	<ul style="list-style-type: none"> Death certificate OR Obituary or newspaper article reporting the death
<input type="checkbox"/> Distant employment transfer/relocation	<ul style="list-style-type: none"> For active duty service members: Permanent Change of Station (PCS) orders or letter showing transfer. For employment transfers/new employment: Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, AND Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)

<input type="checkbox"/> Other – hardship that is not covered above: 	<ul style="list-style-type: none"> Written explanation describing the details of the hardship and any relevant documentation
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Borrower Income

Please enter all borrower income amounts in middle column.

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> Most recent pay stub and documentation of year-to-date earnings if not on pay stub OR Two most recent bank statements showing income deposit amounts
Self-employment income	\$	<ul style="list-style-type: none"> Two most recent bank statements showing self-employed income deposit amounts OR Most recent signed and dated quarterly or year-to-date profit/loss statement OR Most recent complete and signed business tax return OR Most recent complete and signed individual federal income tax return
Unemployment benefit income	\$	<ul style="list-style-type: none"> No documentation required
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> Two most recent bank statements showing deposit amounts OR Award letters or other documentation showing the amount and frequency of the benefits
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> Two most recent bank statements showing deposit amounts OR Award letters or other documentation showing the amount and frequency of the benefits
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> Two most recent bank statements demonstrating receipt of rent OR Two most recent deposited rent checks
Investment or insurance income	\$	<ul style="list-style-type: none"> Two most recent investment statements OR Two most recent bank statements supporting receipt of the income
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> Two most recent bank statements showing receipt of income OR Other documentation showing the amount and frequency of the income

Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

Borrower Certification and Agreement

1. I certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party* communications.
3. I acknowledge and agree that my servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I consent to the servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. I consent to the disclosure by my servicer, authorized third party,* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law, including but not limited to providing mortgage assistance, verifying any data or information contained in this application, and performing audit and quality control reviews. 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, (e) my payment history and information about my account balances and activity, and (f) my tax return and the information contained therein.
6. I agree that the terms of this borrower certification and agreement will apply to any modification trial period plan, repayment plan, or forbearance plan that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.
7. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party.*

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

Borrower signature: _____ Date: _____

Co-Borrower signature: _____ Date: _____

Please submit your completed application, together with the required documentation, to First United Bank & Trust Company via mail: 3930 Dallas Parkway, Plano, TX 75093, fax: 580-916-3667, online: <https://loansphereservicingdigital.bkiconnect.com/fub/#/login> or mortgagehelp@firstunitedbank.com. We will contact you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provided to help us identify the assistance you may be eligible to receive.



BEHIND ON YOUR MORTGAGE PAYMENTS?

Help is available.

***FREE** assistance from HUD-approved housing counseling agencies is available to you.*

Housing Counselors at non-profit or government agencies approved by the U.S. Department of Housing and Urban Development (HUD) are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation.

HUD-approved Housing Counselors will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide you with additional assistance.

This Help is Free.

HUD approved housing counseling agencies cannot charge to help you explore your options if you are having trouble paying your mortgage loan.

- Watch out for companies that charge a fee for these services. It may be a scam.
- Check www.hud.gov/findacounselor to confirm the counseling agency is HUD-approved.

HOW TO FIND A HOUSING COUNSELOR TODAY:

- **Online.** Search for a housing counseling agency near you at: www.hud.gov/findacounselor or <http://www.consumerfinance.gov/find-a-housing-counselor/>
- **By Phone.** Call HUD's Housing Counseling Locator Service at (800) 569-4287.
 - Persons with hearing or speech impairments may access this number via TTY by calling the Federal Information Relay Service at (800) 877-8339.
 - Comprehensive foreclosure assistance is available around the clock at (888) 995-HOPE (4673).

Servicemembers Civil Relief Act Notice Disclosure

U.S. Department of Housing
and Urban Development
Office of Housing - Federal Housing Commissioner

OMB Approval No. 2502-0584
(Expires 03/31/2028)

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Air Force, Army, Coast Guard, Marine Corps, Navy, and Space Force).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. First United Bank & Trust Company, 3930 Dallas Parkway, Plano, TX 75093 .
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form HUD-92070
(4/2024)

HARDSHIP LETTER

Please use the following space to provide a detailed explanation of your hardship:

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Borrower Signature

Date _____

Co-Borrower Signature

Date _____

Uniform Borrower Assistance Form Expense Breakdown

****Please include all items you are currently responsible for, even if you are not current on those payments****

Financial Information Statement	Borrower	Co Borrower
How many people are in the household? (including yourself)		
INCOME		
Monthly income from Employment		
Frequency of Pay Period		
Monthly Government Benefits and Insurance Income		
Monthly Unemployment Income		
Monthly Rental Income		
Monthly Alimony Income		
Monthly Child Support Income		
Other Monthly Income <i>Please describe other below:</i>		
Total Monthly Income		
	=	=
HOME EXPENSES – PRIMARY RESIDENCE		
1 st Lien Monthly Payment		
2 nd Lien Monthly Payment		
Monthly Rent Payment		
Monthly HOA Dues		
Monthly Property Taxes (if not included in mortgage payment)		
Monthly Home Repairs		
Monthly Cable TV		
Monthly Electricity		
Monthly Natural Gas		
Monthly Phone/Internet		
Monthly Sewer/Water		
Other Monthly Home Expenses <i>Please describe other below:</i>		
Total Monthly Home Expenses		

Uniform Borrower Assistance Form Expense Breakdown

HOME EXPENSES 2ND HOME	Borrower	Co Borrower
1 st Lien Monthly Payment		
2 nd Lien Monthly Payment		
Monthly Rent Payment		
Monthly HOA Dues		
Monthly Prop Taxes & Ins (if not included in payment)		
Monthly Home Repairs		
Monthly Cable TV		
Monthly Electricity		
Monthly Natural Gas		
Monthly Phone/Internet		
Monthly Sewer/Water		
Other Monthly Home Expenses <i>Please describe other below:</i>		
Total Monthly Home Expenses		
MONTHLY FAMILY EXPENSES		
Monthly Auto Maintenance/Gas		
Monthly Food		
Monthly Medical/Dental (out of pocket costs, not insurance premium)		
Monthly Alimony Paid		
Monthly Child Support Paid		
Monthly Child Care		
Monthly Entertainment		
Monthly School Tuition		
Other Monthly Family Expenses <i>Please describe other below:</i>		
Total Monthly Family Expenses		
Other Monthly Expenses <i>Please describe other below:</i>		
Total Monthly Work Expenses		

Uniform Borrower Assistance Form Expense Breakdown

INSURANCE	Borrower	Co Borrower
Monthly Auto Insurance		
Monthly Health/Dental Premium		
Monthly Life Insurance		
Other Monthly Insurance		
<i>Please describe other below:</i>		
Total Monthly Insurance		
DEBT AUTO		
Monthly Auto Payments1		
Monthly Auto Payments 2		
Total Monthly Auto Payments		
DEBT CREDIT CARD		
Monthly Credit Card Payment 1		
Monthly Credit Card Payment 2		
Monthly Credit Card Payment 3		
Monthly Credit Card Payment 4		
Total Monthly Credit Card Payments		
TOTAL EXPENSES		
NET INCOME		
- TOTAL EXPENSES		
=	=	
ASSETS	VALUE	AMOUNT OWED
Property 1		
Property 2		
401K Accounts		
Automobiles		
Checking Accounts		
Savings Accounts		
IRA/Keogh Accounts		
Stocks/Bonds		
Motor Home/Travel Trailer		
Other Recreational Vehicles		
Other Real Estate		
Other Assets		
<i>Please describe other below:</i>		

Borrower Signature _____
 & Date _____

Co-Borrower Signature _____
 & Date _____

Important Disclosures

Federal law requires us to advise you that First United Bank & Trust Company (NMLS ID 400025) 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, First United Bank & Trust Company retains rights under its security instrument, including the right to foreclose its lien.

Foreclosure Protections:

First United Bank & Trust Company will not initiate or proceed with the foreclosure process once the Loss Mitigation has been reviewed and deemed complete. If additional documentation is requested, First United Bank & Trust Company must receive the requested documentation within 14 calendar days. If the requested documentation is not provided within 14 calendar days, your foreclosure protections could end. Additionally, if Loss Mitigation is not viable, unsuccessful, denied, or unable to be considered, your mortgage may be included in a Single-Family Loan Sale or foreclosed upon.

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.

Notice to Customers:

To provide us with a Notice of Error (NOE), make a Qualified Written Request (QWR) or Complaint about the servicing of your loan, please contact us at the following:

First United Bank & Trust Company
Attn: Mortgage Servicing Resolutions
3930 Dallas Parkway
Plano, TX 75093
Mortgage_Servicing_Resolutions@firstunitedbank.com
Our office is open 7:30am - 6:15pm CST M-F; 8am - 1pm CST Saturday.

Equal Credit Opportunity Act:

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

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: https://www.militaryonesource.mil/footer?content_id=267442

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active-duty military service to the sender of this notice immediately.

Property Inspections

If your loan account is in default, in accordance with the terms of your Mortgage/Deed of Trust, First United Bank & Trust Company may inspect your property to determine that it is being maintained and occupied. As needed or required, First United Bank & Trust Company may secure the property. Securing the property may result in locks being added or changed in an effort to protect the property and may also include winterizing and/or mowing the property as necessary. Any fees for such an inspection and/or property services may be charged to your account.

Appeal Process

To appeal the denial of a Loss Mitigation option, you must submit a written appeal to us within 14 calendar days from the date of this letter. You must include with your written appeal, your name, property address, loan number, and reason(s) for your appeal. Please mail your written appeal and supporting evidence related to your appeal to:

First United Bank & Trust Company
Attention: Loss Mitigation Department
3930 Dallas Parkway
Plano, TX 75093

Any written appeal and supporting documentation received more than 14 calendar days from the date of this letter may not be considered.

We will provide you notice within 30 calendar days of receipt of your written appeal stating our determination of whether a Loss Mitigation option will be offered. Any determination we make regarding the availability of any Loss Mitigation option based on your appeal will be final and not subject to any further appeal. If you receive an offer for a Loss Mitigation option either prior to your appeal or upon our final determination based on your appeal, you will be required to accept or reject any offer within 14 calendar days from the date of this letter of our final determination.

Acceptance or Rejection of an Approved Loss Mitigation Option:

If you are offered any Loss Mitigation options, you must accept or reject all offers within 14 calendar days from the date of this letter. Further instruction will be provided with any Loss Mitigation offer you may receive detailing the steps to be taken to accept or reject an offer. If you do not accept any offer within the stated time for acceptance you will be deemed to have rejected all offers.

Current Participation in Other Loss Mitigation Programs:

If you are currently participating in a Loss Mitigation program that does not require us to review a complete Loss Mitigation application, such as a short-term forbearance or streamlined modification, you may continue participating in that program even if you have been approved for additional Loss Mitigation or denied Loss Mitigation. Please contact us at 877-561-0922 for further explanation of the options available to you.

Evidence of Clean Title:

Some Loss Mitigation options that may be available to you and offered if you meet certain eligibility criteria require evidence of clean title for your mortgaged property. You will be responsible for providing us with evidence of clean title regarding outstanding liens or judgements on your mortgaged property before you are presented with any eligible Loss Mitigation offer that may be available to you. You are also required to provide us with any required subordination agreement from any junior lien holder that has an interest in your mortgaged property before you are presented with any Loss Mitigation offer that you may be eligible to receive. Consider contacting servicers of any other mortgage loans secured by the property to discuss available Loss Mitigation options.

Counseling Assistance:

If you would like counseling or assistance, you can contact the US Department of Housing and Urban Development (HUD). For a list of HUD-approved homeownership counselors in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call **1-800-569-4287**.

You can also call the HOPE Hotline at **1-888-995-HOPE (4673)** and ask for MHA HELP for assistance in finding a HUD-approved housing counselor at no charge, or in requesting further explanation of this notice.

Tribal Assistance:

In some states, federally recognized tribes may be able to provide assistance for homeowners going through hardships. We encourage you to reach out to your local tribal council for further information.

Potential Tax Consequences:

Settling a debt for less than the balance owed may have tax consequences and we may file a 1099C form. We cannot provide you with tax advice. If you have any questions, we encourage you to consult a tax adviser of your choosing.

Obtaining a Copy of an Appraisal Report or Other Written Valuation:

We may order an appraisal to determine the property's value and charge you for this appraisal. If you request a copy of the appraisal, we will promptly provide a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Submission of Loss Mitigation Application and Related Documents:

Your Loss Mitigation Application and related documents must be sent **only** as indicated directly below, including any specific Attention line noted:

Loss Mitigation Department:

Phone: 877-561-0922

Fax: 580-916-3667

Email: lossmit@firstunitedbank.com

Mailing address:

First United Bank & Trust Company

ATTN: Loss Mitigation

3930 Dallas Parkway

Plano, TX 75093

Arkansas Property Owners – Complaints about First United Bank & Trust Company may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free (800-981-4429).

California Property Owners - The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Additional accountings can be requested pursuant to Section 2954 of the California Civil Code.

If you are having difficulty paying your mortgage, you have a right to request that your mortgage servicer conduct an interview to review your current financial circumstances and to request available options to help you stay in your home. This interview must be scheduled within (14) days of your request. The interview may be conducted by the servicer over the telephone.

Colorado Property Owners – Our local office is located at 3930 Dallas Parkway Plano, TX 75093, 877-561-0922. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Hawaii Property Owners – First United Bank & Trust Company is licensed by the Division of Financial Institutions for the State of Hawaii (Mortgage Servicer 400025). A borrower may file a complaint about First United Bank & Trust Company with the Commissioner using the following address: Division of Financial Institutions Department of Commerce and Consumer Affairs King Kalakaua Building 335 Merchant Street, Rm. 221, Honolulu, HI 96813

If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at (808) 586-2820 or <http://cca.hawaii.gov/dfi/file-a-complaint/>.

Maine Property Owners - The telephone number and hours of availability for First United Bank & Trust Company are as follows: 877-561-0922, 7:30am - 6:15pm CST M-F; 8am - 1pm CST Saturday.

Maryland Property Owners – Maryland Property Owners: Maryland law requires First United Bank & Trust Company to designate a contact to whom mortgagors may direct complaints and inquiries. First United Bank & Trust Company has designated the Mortgage Servicing Resolutions Department for that purpose. The telephone number for Mortgage Servicing Resolutions is 877-561-0922. Mortgage Servicing Resolutions must respond in writing to each written complaint or inquiry within 15 days if requested. First United Bank & Trust Company's failure to comply with any provision of Section 13-316 of the Maryland Commercial Law will result in First United Bank & Trust Company being liable for any economic damages caused by the violation.

Massachusetts Property Owners - NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR. PLEASE SUBMIT YOUR WRITTEN REQUEST TO STOP SUCH COLLECTION CALLS TO First United Bank & Trust Company, 3930 Dallas Parkway, Plano TX 75093. The telephone number and hours of availability for First United Bank & Trust Company are as follows: 877-561-0922, 7:30am - 6:15pm CST M-F; 8am - 1pm CST Saturday.

Nevada Property Owners – If you are a qualifying federal worker, tribal worker, state worker or a household member or landlord of such a worker, you may be entitled to certain protections (when applicable) pursuant to the Nevada Revised Statute Chapter 40.4395 during a period in which there is a lapse in appropriations for a federal or state agency or tribal government that continues through any unpaid payday for a federal worker, state worker or tribal worker employed by that agency or tribal government. For additional information and to determine eligibility please contact First United Bank & Trust Company toll free at 877-561-0922.

New Jersey Property Owners – The lender is licensed in accordance with the "New Jersey Residential Mortgage Lending Act," sections 1 through 39 of P.L.2009, c.53 (C.17:11C-51 through C.17:11C-89)". The debtor is entitled to housing counseling, at no cost to the debtor, through the Foreclosure Mediation Program established by the New Jersey Judiciary, including information on how to contact the program.

New York Property Owners – NOTICE PURSUANT TO NEW YORK STATE BANKING REGULATION 419 : First United Bank & Trust Company is registered as an Exempt Loan Servicer (NMLS Unique ID Number 400025). A borrower may file a complaint about First United Bank & Trust Company with the New York Department of Financial Services. A borrower may obtain further information from the New York Department of Financial Services by calling the Department's consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. First United Bank & Trust Company utilizes a third-party provider and is responsible for all actions taken by such third-party providers.

North Carolina Property Owners – FOR NORTH CAROLINA RESIDENTS: First United Bank & Trust Company is physically located at 3930 Dallas Parkway, Plano TX 75093. You may call 919-733-3016 to contact the North Carolina Commissioner of Banks or to file a complaint about Mortgage Servicing, go to North Carolina Commissioner of Bank's Website: <http://www.nccob.org/public/ConsumerInformation/Complaints/CIFileComplaint.aspx>.

If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, www.nccob.gov.

Oregon Property Owners - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your mortgage loan, contact your servicer at 877-561-0922 or by email at mortgagehelp@firstunitedbank.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at **888-877-4894** or visit dfr.oregon.gov.

Pennsylvania Property Owners – First United Bank & Trust Company retains a security interest in the dwelling or residential property until such time as the lien is satisfied.

Tennessee Property Owners – This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance.

TEXAS MORTGAGE BANKER DISCLOSURE

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT **1-877-276-5550**.

For those customers, whose property is in the State of Texas, First United Bank & Trust Company will not recognize 3rd Party Property Tax Lien Transfers or Property Tax Deferrals. Those programs create a lien on your property which takes priority over your mortgage. A change in lien position violates your mortgage agreement and we will take the necessary steps needed to ensure the mortgage lien is not at risk.

Utah Property Owners - As required by Utah 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.

West Virginia Property Owners - The activities of collection agencies in West Virginia are regulated by the Attorney General's Consumer Protection Division, 812 Quarrier Street, Charleston, WV 25301. Federal law prohibits agencies from contacting you about your debt if you send a letter requesting that all contacts stop.

Wisconsin Property Owners – This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.