

Authorization To Release Information

Mortgagor Name (S) :

Property Address:

Mortgage Loan No. :

I/WE Authorize Bank of America Mortgage to disclose information regarding the mortgage account referenced above, to the following individual (S) :

_____	_____
(NAME)	(SSN) *
_____	_____
(NAME)	(SSN) *

\*Social Security Number is required for verification purposes

I understand that my authorization entitles the individual(S) Named above to obtain any account information on my behalf. I also understand that I will be responsible for any servicing fees incurred as a result of inquiries made by the individual(S) named above\*\*.

_____	_____	_____
(MORTGAGOR SIGNATURE)	(DATE)	(SSN)
_____	_____	_____
(ADDITIONAL MORTGAGOR)	(DATE)	(SSN)
_____	_____	_____
(ADDITIONAL MORTGAGOR)	(DATE)	(SSN)
_____	_____	_____
(ADDITIONAL MORTGAGOR)	(DATE)	(SSN)

\*\*For information regarding our servicing fees, please call our Customer Service Department at 1.800.444.4302.

Please note that this authorization will remain effective until a written revocation is received, signed by all mortgagors who have signed above.

A photocopy of this document shall also serve as an Authorization to provide the information requested.

## Customer Financial Statement

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

Borrower Information				Co-Borrower Information			
Name:							
Social Security No.:							
Mailing Address:							
No. of Occupants:				No. of Dependents:			
Home Telephone:							
Work Telephone:							
Employer:				How Long:			
Occupation:							

Income			Assets			Income			Assets		
Monthly Gross	Account Type	Account Number	Balance	Monthly Gross	Account Type	Account Number	Balance	Monthly Gross	Account Type	Account Number	Balance
Rental	Checking			Rental	Checking			Child Sup./Alimony Exp. / /	Savings		
Child Sup./Alimony Exp. / /	Savings			Disability	401K/Retirement			Other	IRA/Keogh		
Disability	401K/Retirement			Less: Deductions	Stocks/Bonds/CD			Net (take home pay)	Other House(s)		
Other	IRA/Keogh										

Liabilities				Expenses			
Creditor	Name & Account Number	Payment	Balance	Monthly Payment			
Mortgage	Bank of America			Child Sup./Alimony Exp. / /			
Other Mortgages				HOA Dues/Security System			
Other Liens				Food			
Auto Loan				Utilities (including Telephone water, garbage fee)			
Auto Loan				Auto Maintenance & Ins.			
Personal Loan(s)				Child Care			
Student Loan(s)				Medical/Health & Life Ins.			
Credit Card				Entertainment (cable, internet, clubs, other)			
Credit Card				Clothing/Cleaning			
Credit Card				Church/charity/gifts			
Credit Card				Tuition/School expenses			
Other Cards				Home repairs/Maintenance			
Total:				Total:			

Do you occupy the property? Yes ( ) No ( )    Is it a rental? Yes ( ) No ( )    If so, what is the monthly rent? \_\_\_\_\_

Is the property listed for sale? Yes ( ) No ( )    Realtor's Name: \_\_\_\_\_    Realtor's Telephone: \_\_\_\_\_

Have you contacted credit counseling services? Yes ( ) No ( )    Counselor: \_\_\_\_\_    Telephone: \_\_\_\_\_

Please explain briefly your hardship or reason for being delinquent on your mortgage: \_\_\_\_\_

What dollar amount can you contribute toward the default now? \_\_\_\_\_    No. of vehicles you own: \_\_\_\_\_

Please list any repairs needed on this property: \_\_\_\_\_

I (We) agree that the financial information provided is an accurate statement of my (our) financial status. I (We) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided. My (Our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report, and to contact my realtor and/or credit counseling service representative (if applicable).

LOAN NUMBER

Dear Customer:

In a recent conversation you have either expressed interest in or your loan has been identified by one of our associates as one that may qualify for a loan workout alternative. Bank of America would like to assist you in keeping your home by avoiding foreclosure.

In order to help you at this financially difficult time, the Bank may be able to consider you for a loan workout alternative. In order to do this, servicing guidelines require that we obtain detailed information about your current financial situation so that we can properly evaluate your loan for a potential workout option. Please provide the information requested below within seven (7) days from the date of this letter:

\_\_\_\_\_ A signed letter indicating why you fell behind in your payment indicating when the hardship occurred. This letter should include a description of the efforts made to bring the loan current. All parties must sign this letter.

\_\_\_\_\_ A completed and signed financial statement (enclosed)

\_\_\_\_\_ Verification of all sources of income (including last 30 days of pay stubs). If self employed, please provide current profit and loss statements.

\_\_\_\_\_ Copies of all pages of your bank statement(s) for the most recent month from all bank accounts for all borrowers.

\_\_\_\_\_ If we are reviewing your request for a short sale, we will need a copy of the signed purchase offer/sales contract, a comparative market analysis, an estimate of net proceeds, and a written description of any liens on the property.

Please use this letter as a cover page for your return package and check off the items that are included in the package you are submitting to Bank of America. Please keep a copy of all information you submit to our office. Failure to include ALL of the requested information will delay the review and possible approval of a workout alternative.

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Please be advised that during consideration for a loan workout alternative collection activity, up to and including foreclosure proceedings, which may include the assessment of applicable fees, will continue. You will be responsible for all fees incurred up until the point of an approval decision being rendered or the execution of an option. In the event that a denial decision is rendered, fee assessments will continue to accrue and will be added to your loan account.

To expedite the review and the approval process we suggest that you return the requested information via:

Overnight Mail or Priority Mail to:

Bank of America Mortgage,  
Loss Mitigation Department  
475 Cross Point Parkway,  
Getzville, NY 14068-9000

Via Facsimile to 716.635.7255

Via Bank of America  
Interoffice Mail at your local  
branch to mail code NY2-001-02-17

A loan counselor will notify you of a decision once we have completed the review. A decision may be subject to the approval of the investor on your loan and the mortgage insurance co, if applicable. Additional information may be requested.

We look forward to your response and assisting you in developing a recovery plan to help you during this time. If you have additional questions, please call us at 1.800.846.2222.

\*\*\*WE MAY REPORT OR HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO THE CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED ON YOUR CREDIT REPORT.\*\*\*

Sincerely,

Default Servicing

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