

1. Create Home Loan Payment Assistance Account

Login

Username:

Password:

Forgot [username](#) or [password](#)?

Don't have an account? Register [here](#).

[Privacy](#) | [Customer Support](#)
Powered by BackInTheBlack®, LLC.

2. Find your loan

Find Your Loan

Please enter the information below so that we can find your loan.

Social Security #

Loan Number

* Please be sure to enter your entire loan number, including any leading zeros.

Zip Code

[Customer Support](#)
Powered by BackInTheBlack®, LLC.

3. Match your loan

Find Your Loan

Is This Your Loan?

Please review the loan information below. If the loan listed is your loan, please click the "Yes, this is my loan!" button below. If the loan listed below is not your loan, please click the "No, this is not my loan." button below, and you will be taken back to the Search Loans screen to try your search again.

| Servicer Name | Property Address | Original Loan Amount |
|---------------|------------------|----------------------|
| | 78414 | |

[Customer Support](#)
Powered by BackInTheBlack®, LLC.

4. Create Log In Credentials

Register

Please enter the following information so we can confirm your registration and create your account.

Personal Information

First Name

Last Name

Email

Confirm Email

Login Credentials

Username

Password

Confirm Password

Security Questions

Question

Answer

Question

Answer

Question


Answer

☒ By checking this box, I agree to the conditions set forth in the [LoanSolutionCenter Terms and Conditions](#).

☒ By checking this box, I agree to the conditions set forth in the [Servicer Terms and Conditions](#).

5. Select ALL reasons for your Hardship.

Assistance Center

 **Homeowner Assistance Options**

Whether you're looking for a way to make your payments easier each month or you've already fallen

We will ask you a series of questions about your current situation and others who contribute to the h
can then determine the best course of action for your situation.

You should be aware of the following in regards to your account:

No active requests for assistance were found. There are currently no active alerts or warnings.

If you are ready to begin, please click the Lets Get Started button to officially begin the process.

6. Select ALL reasons for your Hardship. (For example: If you have been laid off, select “Unemployment” or if your hours have been cut or if you’re on Furlough, select “Reduction in Income.”

Assistance Center

| | |
|---------------------------------|------------------------------------|
| Step 1: Reason(s) for Hardship | Step 1: Reason for Hardship |
| Step 2: Property Information | |
| Step 3: Borrower Information | |
| Step 4: Contributor Information | |
| Step 5: Streamline Check | |
| Summary and Finish | |

Hardship reason: (Select all reasons that apply)

- ☒ Unemployment
- ☒ Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control
- ☐ Increase in Housing Expenses: an increase in your housing expenses due to circumstances outside your control
- ☐ Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar lawful domestic partnership
- ☐ Death of a borrower or death of either the primary or secondary wage earner in the household
- ☐ Long-term or permanent disability; Serious illness of a borrower/co- borrower or dependent family member
- ☐ Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment
- ☐ Distant employment transfer / Relocation (For active duty service members)
- ☐ Distant employment transfer / Relocation (For employment transfers/new employment)
- ☐ Business Failure
- ☒ Other: a hardship that is not covered above

Save and Continue

7. Answer the property information questions.

| | |
|---------------------------------|-------------------------------------|
| Step 1: Reason(s) for Hardship | Step 2: Property Information |
| Step 2: Property Information | |
| Step 3: Borrower Information | |
| Step 4: Contributor Information | |
| Step 5: Streamline Check | |
| Summary and Finish | |

I/We

The property is currently

The property is currently

Is the property listed for sale?
☐ Yes ☒ No

Does the property have any HOA fees associated with it?
☒ Yes ☐ No

Are all property taxes currently paid as part of the monthly mortgage payment?
☒ Yes ☐ No

Are all forms of property insurance currently paid as a part of the monthly mortgage payment?
☒ Yes ☐ No

Is the property located in a flood zone?
☒ Yes ☐ No

Save and Continue

8. Verify the borrowers associated with the loan.

Step 3: Borrower Information - Borrower Names

Please list out all borrowers that are associated with the property.

To add a borrower, please enter their first and last name in the boxes below and click the add button. You should see their name appear in the list below.

To remove a borrower you can click the 'trash can' icon next to their name. If a borrower does not have a 'trash can' icon next to their name, you must contact your servicer if you believe they should be removed.

Note: A borrower is someone who signed the initial mortgage loan and is financially responsible for the property. A borrower should only be added if the following conditions are met:

- Borrower does not show on the screen and
- Borrower is present on the Mortgage Note

Add Borrower

First Name:

Last Name:

Add Borrower

Current borrowers that are associated with the loan are as follows:

9. Select your Employment and Income Status. You will need to select status for all borrowers. Please note your Employment Status may be different from your Income Status. (Ex: Employed and receive Social Security Income)

Step 1: Reason(s) for Hardship

Step 2: Property Information

Step 3: Borrower Information


Borrower Names

Employment and Income

Step 4: Contributor Information

Step 5: Streamline Check

Summary and Finish

 **Step 3: Borrower Information - Employment and Income**

Is this borrower deceased?
☐ Yes ☒ No

Please select all types of employment that apply:

☒ Employed
☐ Self Employed
☐ Unemployed
☐ Other

Please select all forms of income that apply:

☒ Employment Income
☐ Self-Employment Income
☐ Unemployment Income
☐ Overtime
☐ Tips/Commission/Bonuses
☐ Pension/Retirement Income
☐ Social Security/SSDI
☐ Rental Income
☐ Boarder Income**
☐ Investment/Trust/Annuity

☐ Disability
☐ Death Benefits
☐ Housing Allowance
☐ Alimony/Separate Maintenance Income/Child Support*
☐ Foster Care/Adoption Assistance
☐ Public Assistance (Food Stamps/Welfare)
☐ VA Benefits
☐ Other
☐ None

* Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.
** A boarder is a non-Borrower who currently lives in the Borrower's Primary Residence - not in a rental unit - in exchange for regular, timely rent g Residence.

Save and Continue

10. Update a contribution information.

(A contributor is a non-borrower who routinely and voluntarily contributes to the household.)

| |
|--|
| Step 1: Reason(s) for Hardship |
| Step 2: Property Information |
| Step 3: Borrower Information |
| Step 4: Contributor Information |
| Contributor Names |
| Employment and Income |
| Step 5: Streamline Check |
| Summary and Finish |

Step 4: Contributor Information - Contributor Names

Please list out all contributors that are associated with the property.

To add a contributor, please enter their first and last name in the boxes below and click the add button.

To remove a contributor you can click the 'trash can' icon next to their name.

Note: A contributor is a non-borrower who routinely and voluntarily contributes to the household support the household or mortgage loan payment.

Add Contributor

First Name:

Last Name:

Add Contributor

Current contributors that are associated with the loan are as follows:

You currently do not have any contributors associated with this loan.


Save and Continue

11. Streamline Check. Not applicable, select Save and Continue.

Don't be alarmed. The streamline check is for very specific investor loans. This does not impact your eligibility for assistance.

| |
|---------------------------------|
| Step 1: Reason(s) for Hardship |
| Step 2: Property Information |
| Step 3: Borrower Information |
| Step 4: Contributor Information |
| Step 5: Streamline Check |
| Summary and Finish |

Step 5: Streamline Check

 Your account has been found ineligible for the Streamline Documentation option. There may be other options available to assist you.

Streamline documentation is offered by some investors and allows your servicer the ability to perform a preliminary evaluation of liquidation income/ expenses, hardship documentation). At minimum the following conditions must be met:

Package Type selected is liquidation
The investor associated to your loan is Fannie Mae (FNMA), Freddie Mac (FHLMC), or FHA

We are sorry but your loan does not meet this criteria. Please click Save and Continue to proceed.

Save and Continue

12. Summarize and Finish.

Summary and Finish

Please review the answers to all of your questions below. If any of the answers are not correct, please press the edit button which will take you back to the question so you can answer it properly.

13. Congratulations! You have submitted your request for assistance.

Submit Request for Assistance

You have submitted your Request for Assistance!

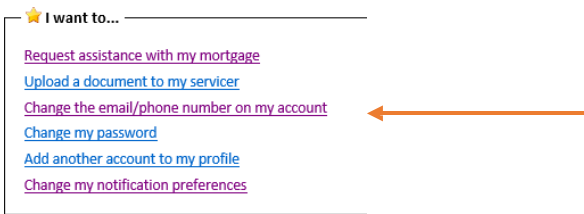
Thank you for submitting your request for assistance. This portion of the process has been completed, but you might still have some things that you need to do.

At this time you may be able to review your requirements list and begin to upload documents to be processed. If you would like to do so, please click the Go to Requirements List button below, otherwise you can choose from the menu above where you would like to proceed.

If you do not have any requirements in the list, your servicer may need to review your account before any requirements can be provided.

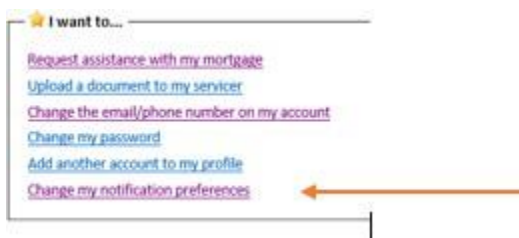
Go to Requirements List

14. Return to Account Home (top left corner) and update your notification preferences to add text messaging to receive New Messages and New Documents alerts. Don't wait by your phone, select opt-In for email and mobile phone notifications



You must verify your Email Address and Mobile Phone before you receive email and mobile phone notifications. If you don't Opt-In, you will not receive electronic notifications.

15. Return to Account Home and Change your notification preferences if you want to email and mobile phone notifications. Again, if you don't opt-In, you will not receive electronic notifications.



| | | |
|---|-------------------------------------|-------------------------------------|
| Message Received Your servicer has sent you a new message. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Missing Items Your request for assistance does not include all preliminary documentation and information required. | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| New Check-in Your servicer has received your initial request for assistance via mail or fax. | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| New Check-in Under Review Your servicer is determining your eligibility to move forward with a request for assistance. | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| New Documents Received Your servicer has generated a document available for download in the portal. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

16. Done! Please revisit the Loan Solution Center for updates to respond to any notification you receive. If you have further questions, please call 866-840-4152.