

LOSS MITIGATION APPLICATION – OVERVIEW



Dear Customer,

Real Time Resolutions, Inc. ("RTR") would like to present you with the opportunity to resolve the delinquency on your account.

This Loss Mitigation Application will allow us to work together toward an option that is mutually acceptable. In order for us to find a manageable solution for your situation, it is important that we understand the challenges you are facing. If you have any other mortgages on this property, you should contact the other loan servicers for their Loss Mitigation Application.

Please follow the three (3) steps listed directly below.

CONTACT US!

If you need assistance,
give us a call at:

877-599-7334

Monday – Friday
7:00am – 9:00pm

All Times Central

It's easy to apply.

STEP 1

Sign the agreement on page 2, and fill out the rest of application on pages 3-4.

STEP 2

Enclose your most recent primary mortgage billing statement (if applicable).

STEP 3

Email, fax, or mail your completed application and documents here:

- Email: rs@rtresolutions.com
- Fax: 214-452-0532
- Real Time Resolutions, Inc., P.O. Box 36655, Dallas, TX 75235-1655

We look forward to working with you.

Sincerely,
Real Time Resolutions, Inc.

IMPORTANT NOTICE REQUIRED BY LAW: Real Time Resolutions, Inc. 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 an attempt to collect a debt from you personally to the extent it is included in your bankruptcy or has been discharged and is provided for informational purposes only.

LOSS MITIGATION APPLICATION – AGREEMENT

Read carefully, then sign and date.

In making this request for consideration under your loss mitigation program, I certify under penalty of perjury:

1. That all of the information I have provided in this document is truthful and accurate.
2. I understand and agree that RTR may obtain a current credit report and bankruptcy filings (if applicable) on all customers listed on the account.
3. I understand that if I have engaged in fraud or misrepresented any fact(s) in connection with this document, RTR may cancel any loss mitigation agreement.
4. I will provide all requested documents and respond to all RTR questions in a timely manner.
5. I understand that RTR will use the information in this document to evaluate my eligibility for a loss mitigation option, but RTR is not obligated to offer me assistance based solely on the statements in this document.
6. I understand that RTR will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any loss mitigation agreement to any third party that needs this information to process this application, including but not limited to: any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my account(s) or loan(s); any companies that perform support services in conjunction with my account(s) or loan(s).
7. By providing any phone number(s) on the subsequent contact information page, I expressly authorize RTR to call such numbers, including any number identified as a cell phone, using an automated phone system for so long as my account remains with RTR, regardless of whether loss mitigation options are offered and/or accepted.
8. By providing any email address(es) on the subsequent contact information page, I expressly authorize RTR to send me electronic notices, including, but not limited to, billing statements, to such email address(es) for so long as my account remains with RTR, regardless of whether resolution options are offered and/or accepted. I further agree to provide electronic confirmation of such consent.
9. By leaving blank responses or writing N/A, I certify that such questions are not applicable to my current situation, and with respect to Debts, Expenses, and Assets section, I do not have, own, or possess such assets or liabilities.
10. If RTR identifies material discrepancies in the information that I have provided, RTR may consider this application incomplete until such time as the discrepancies have been resolved.

Sign Here:

Customer Signature _____

Date ____/____/____

Print Name _____

Customer 2 Signature _____

Date ____/____/____

Print Name _____

LOSS MITIGATION APPLICATION – CONTACT INFORMATION



Fill out your contact information, and give us some background about your current circumstances.

Account/File Number: _____

Date: ____/____/____

CUSTOMER 1		
Borrower's Name		
Social Security Number (optional; required if Account Number is unknown)		
Home Phone Number with Area Code		
Cell Number with Area Code		
Email Address		
Current Mailing Address		
City	State	Zip code

CUSTOMER 2		
Co-Borrower's Name		
Social Security Number (optional; required if Account Number is unknown)		
Home Phone Number with Area Code		
Cell Number with Area Code		
Email Address		
Current Mailing Address		
City	State	Zip code

Have you filed for bankruptcy? ☐ Yes* ☐ No *If Yes: Chapter 7 ☐ Chapter 13 ☐ Other ☐ Filing Date: ____/____/____
Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy Case Number _____

I am interested in a:** ☐ Resolve for Less ☐ Short Sale ☐ Temporary Payment Arrangement

**Note that not all accounts are eligible for the options listed in this section.

Describe your hardship (reason for default):

LOSS MITIGATION APPLICATION – ASSETS WORKSHEET



Tell us about the property.

Property Status		
<input type="checkbox"/> I am the owner of the property associated with this account.	<input type="checkbox"/> I no longer own the property associated with this account.	<input type="checkbox"/> I am unsure.

Property Address (if same as mailing address, write "same"):
Estimated Property Value

I want to:	<input type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property	<input type="checkbox"/> Am Unsure
The property is my:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home	<input type="checkbox"/> Investment
The property is:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied	<input type="checkbox"/> Vacant
The property's tax status is:	<input type="checkbox"/> Current	<input type="checkbox"/> Delinquent*	
*If tax status is Delinquent, amount owed \$ _____			

Additional Liens/Mortgages or Judgments on this property:

Lien Holder/Service Name	Principal Balance	Regular Monthly Payment	Lien Status*
	\$	\$	Current, Delinquent, Foreclosure, Etc.
	\$	\$	Current, Delinquent, Foreclosure, Etc.

*If the lien status is in **foreclosure**, please provide the sale date: _____

Is the property listed for sale? ☐ Yes* ☐ No *If Yes, list price \$ _____

For Sale by Owner? ☐ Yes* ☐ No *If Yes, please provide required short sale documentation

Agent's Name: _____

Agent's Phone Number: _____

Have you received an offer on the property? ☐ Yes ☐ No

Date of offer _____ Amount of offer \$ _____

If you are interested in a short sale, please also provide the additional documents listed on our website at www.realtimeresolutions.com/en/realtors