



Request for Settlement Approval (RSA)

Complete all four pages of this form.

Please return this packet with the following items for settlement review review:

Verification of present income:

- Wage earners (meaning that you receive a W-2 from your employer) – Two most recent, consecutive pay stubs showing year-to-date (YTD) earnings.
- Self-employed – A profit/loss statement from the most recent full year and YTD for current year.
- Social Security, disability, death benefits, pension, public assistance or unemployment – Benefit statement or award letter from provider that states amount, frequency.
- Rental Income- Copies of the current lease
- 3 most recent consecutive bank statements
- Settlement offer amount

Important items to note:

1. Please submit ALL requested information *at the same time*. Documents received separately may result in delays processing your request.
2. If there are multiple signers on the Note, the information above must be received for all signers.*
3. Be advised that in order to complete your request, we will contact you to review your information. Please be prepared to discuss the personal household expenses outlined in the attached template. Additional items may be requested after our initial review of your case
4. The collection of this debt will continue during our review of your workout request, unless otherwise prohibited by law.
5. This program and our requirements thereto are subject to change or cancellation at any time with no notice to you.

Using one of the following methods, please send all requested packet information together and not separately.

FAX: 216-370-5819 (use fax cover sheet, included)

EMAIL: loss_mitigation@keybank.com

U.S. MAIL ADDRESS: KeyBank
Attn: Settlement Requests
Mail Code: OH-01-51-4002
4910 Tiedeman Road
Brooklyn, OH 44144

*Please Note: If you were discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Account Documents, or are currently entitled to the protections of any automatic stay in bankruptcy, please note that the Servicer is providing information about available workout programs at your request and for



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Account I.D. Number

Borrower 1		Borrower 2	
Borrower's name		Borrower's name	
Social Security number	Date of birth	Social Security number	Date of birth
Home phone number with area code		Home phone number with area code	
Cell or work number with area code		Cell or work number with area code	

Mailing address

Property address (if different from mailing address)	Email address
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Is the property listed for sale?	Yes	No
Have you received an offer on the property?	Yes	No
For Sale by Owner:	Yes	No
Agent's Name _____		
Agent's Phone Number _____		
Do we have your authorization to release information regarding the Settlement to the agent listed above?	Yes	No

Additional liens/mortgages or judgments on this property

Lien Holder's Name/Service	Balance	Contact Number	Account Number

Hardship affidavit

I/(We) am/(are) requesting a review under KeyBank's Account modification program. I am having difficulty making my monthly payment because of financial difficulties created by

My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability, or divorce of a borrower or co-borrower.

My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.

Other:

Explanation (continue on back of page 3 if necessary):



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Income/expenses for household¹

Number of people in household:

Monthly household income

Monthly gross wages	\$
Overtime	\$
Child support/Alimony/Separation ²	\$
Social Security/SSDI	\$
Other monthly income from pensions, annuities or retirement plans	\$
Tips, commissions, bonuses, and self-employed income	\$
Rents received	\$
Unemployment income	\$
Food stamps/Welfare	\$
Other (investment income, royalties, interest, dividends, etc.)	\$
Total (gross income):	\$

Household assets

Checking account(s)	\$
Checking account(s)	\$
Savings/Money Market	\$
CDs	\$
Stocks/Bonds	\$
Other cash on hand	\$
Other real estate (estimated value)	\$
Other _____	\$
Other _____	\$

Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.).

Total assets:	\$
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Income must be documented.

¹ Include combined income and assets from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify below.

² You are not required to disclose child support, alimony or separation maintenance income, unless you choose to have it considered by your servicer.

Monthly household debt/expenses

First mortgage payment	\$	Cable/Satellite	\$
Second mortgage payment	\$	Cell phones	\$
Homeowner's insurance	\$	Child care	\$
Property taxes	\$	Electric	\$
Personal insurance	\$	Fuel/Maintenance	\$
Credit cards/Installment loan(s) (total minimum payment per month)	\$	HOA/Condo fees/Property maintenance	\$
Alimony, child support payments	\$	Groceries	\$
Net rental expenses	\$	Phone	\$
Gas/Oil/Heating	\$	Trash	\$
Car payments	\$	Water	\$
Personal loans	\$	Medical expenses	\$
Other	\$	Auto insurance	\$
Total debt/expenses:	\$		



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Acknowledgement and agreement

In making this request for consideration under KeyBank's Short Sale Program, I/we the undersigned certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer or their agents may investigate the accuracy of my statements, and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under KeyBank's Short Sale program and may pursue foreclosure on my home.

Borrower signature

Date

Co-Borrower signature

Date