



Dear SECU Member:

Our goal at SECU has always been to help support homeownership and to keep our members in their homes. Although we have never originated sub-prime or risky mortgages, we do realize that some of our members might be struggling in today's tough economic climate. We will work with members to help them refinance or modify their loan if possible.

If you are struggling to stay current, have decreased income due to the recession, or increased mortgage payments, you might be eligible for relief. This aid is not for speculators or house flippers.

Minimum requirements for SECU's loss mitigation program:

- Loan secured as a mortgage or home equity
- Loan must be serviced by SECU

To apply for aid under our loss mitigation program, please complete the enclosed Uniform Borrower Assistance Form and include all information requested below. Incomplete requests will not be processed. Please sign and date page four of the request.

- Hardship letter
- Two most recent pay stubs (borrower and co-borrower)
- Two most recent W-2s (borrower and co-borrower)
- Two most recent tax returns
- Signed IRS Form 4506T
- P&L statements, for self-employed
- Utility bill to verify residency

In addition to the documentation above, you will also need the following items to complete the Uniform Borrower Assistance Form:

- Asset statements
- Insurance information
- Lien/judgment information (if any)
- Bankruptcy information (if any)
- Monthly bills
- Property tax information
- Employer information
- Mortgage information

Please complete the enclosed documents and send it with all the requested documentation within 14 days to: SECU, c/o Stephen Novak, Business Analysis, 971 Corporate Boulevard, Linthicum, MD 21090-2337. You will be notified in writing when we receive your completed packet. If you have any questions regarding filling out the form or if you would like to confirm our receipt of your application, you may contact the HASP Team at 800-879-7328, option 2, option 2, or for free assistance from a HUD-approved housing counselor, please call the Homeowner's HOPE Hotline Number at 888-995-HOPE.

Sincerely,

A handwritten signature in black ink that reads "Stephen P. Novak III" with a stylized flourish at the end.

Stephen P. Novak III  
Manager, Business Analysis