



Are you a Bank of America mortgage customer facing financial difficulty? We're here to help.

Bank of America is committed to helping customers who are experiencing difficulties paying their mortgage. If you are a Bank of America customer, we are pleased to inform you that home loan specialists will be in your area to review your mortgage and discuss loan assistance options that may help you avoid foreclosure.

DATES AND LOCATIONS:

Friday, March 9 and Saturday, March 10

Burlington, VT

Or

Tuesday, March 13 and Wednesday, March 14

North Conway, NH

Or

Tuesday, March 20 and Wednesday, March 21

Manchester, NH

Complimentary parking will be available at all locations.

Please register for more information.

TO REGISTER:

**Visit www.bankofamerica.com/homeownerevent
or call 1.855.201.7426 (this is a toll-free number).**

We hope you are able to take advantage of this opportunity. You may also visit **bankofamerica.com/homeloanhelp** for more information on home loan assistance.



Required Documents for Home Loan Assistance

Please complete all 3 sections below

If you are mailing in documents, only send copies — **keep originals for your records.**

Section 1: All borrowers listed on the loan must provide all of the documents in this section.

- Two most recent monthly bank statements (all pages, less than 90 days old)
- Federal tax returns from the previous two years (all pages, signed and dated)
- Homeowners Insurance Declaration Page
- Real Estate Property Tax Certification Statement (if not escrowed into your mortgage payment)

Section 2: All borrowers listed on the loan must complete and provide all of the documents in this section.

Copies of these documents can be downloaded at bankofamerica.com/documentchecklist or provided by a specialist if you are attending an in-person meeting. Please note: if all borrowers are not attending the in-person meeting, they must complete these documents in advance.

- Request for Modification Affidavit (RMA)
- IRS Form 4506-T
- Dodd-Frank Certification Form
- Hardship Letter

Section 3: In addition, all borrowers must provide the documents under each category that applies.

If you are a salaried or hourly employee:

- Two most recent and consecutive pay stubs showing 30 days of income and year-to-date earnings (less than 60 days old)

If you are self-employed:

- Most recent quarterly or year-to-date profit/loss statement — signed and dated

If your home is your primary residence (you currently live in your home):

- Most recent utility bill (gas, electric, water) showing your name and property address

If you receive income from a rental property:

- Complete list of real estate that you own, including the monthly payment for all mortgages, taxes and insurance (if not impounded/escrowed) and any homeowner association dues
- Current rental agreement(s), and two most recent monthly bank statements (all pages) or other proof showing receipt of rental income

OR

- Federal tax returns from the previous two years with all required schedules including Schedule E (Supplemental Income and Loss); if a Schedule E is not available because the property was not previously rented, provide written explanation of such

If your house is for sale:

- Listing agreement

If you belong to a Homeowners Association:

- Most recent bill or letter from Homeowners/Condominium Association reflecting amount of dues and statement showing payment is up to date

If you receive alimony, child support or separation maintenance as qualifying income:

You are not required to disclose this income unless you choose to have it considered.

- Divorce decree, separation agreement, other written agreement filed with the court, or decree that states the amount and period of time payment will be received
- Two most recent monthly bank statements (all pages) or other proof showing receipt of income

If you receive income from social security, disability or death benefits, pension, adoption assistance, public assistance, unemployment or if your employment is seasonal:

- Benefits statement or letter from the provider that states the amount, frequency and duration of the benefit
- Two most recent monthly bank statements (all pages) or other proof showing receipt of income
- If unemployed, proof of unemployment wages for a minimum of 6 months

If you have income from any other source(s):

This could include bonuses, tips, investments, renter income or any additional household contributions.

- Documentation describing the nature of the income, such as an employment contract or documents tracking tip income, room rental agreement, spouse/parental support, etc
- Two most recent bank statements (all pages) or other proof showing receipt of income

If you are a military borrower on active duty or within 9 months of release:

- Active duty military orders or other proof of active duty status which reflects start and end date
- Most recent Leave and Earnings statement showing year-to-date earnings

For questions about these documents, please call us or visit: bankofamerica.com/documentchecklist

Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Bank of America, N.A., Member FDIC.

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