



UNITED WHOLESALE MORTGAGE

855-753-6201 | uwm.loanadministration.com

EVIDENCE OF FRAUD AND SWINDLES UNDER TITLE 18 USC 1341

July 05, 2022

This letter was dated 23 days before
the Notice of Intent to Record Release
of Obligation Under Deed of Trust
dated July 28, 2022

Hours of Operation:
Customer Service: Monday - Friday, 8:30 a.m. to 8:00 p.m. ET
Collections Dept.: Monday - Friday, 8:00 AM to 9:00 PM ET

ELZIRA M WILBURN
[REDACTED]
Los Angeles, CA 90037

Qualified Written Requests, notifications of error, or
requests for information concerning your loan must
be directed to: PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 0144794658
Property Address: [REDACTED]
Los Angeles CA 90037

SUBJECT: Please Contact Us About Your Recently Missed Mortgage Payment

Dear Elzira M Wilburn,

As your mortgage servicer, we are concerned about your recently missed payment(s) and would like to offer our assistance. Please contact us so we can explore what options may be available to help you get back on track. Our goal is to work with you to find the best option based on your hardship. It is important you act quickly! Fewer options may be available the longer you wait.

**WE WOULD LIKE TO HELP YOU – PLEASE CONTACT US AT
866-640-6914
United Wholesale Mortgage**

Mortgage Assistance May Be Available

- We can answer questions about your mortgage and explore options based on your individual hardship.
- We can determine if you qualify for assistance, including options to stay in your home or leave your home while avoiding foreclosure (see the enclosed **Information on Avoiding Foreclosure** for an overview).

You must contact us, or complete and return the attached Mortgage Assistance Application, including any required documents described in the application, by August 04, 2022. If you submit a completed Application less than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate for a foreclosure alternative in time to stop the foreclosure sale.

How to Get Help – You Can Reach Us By

For 24/7 access to information regarding your assistance request, we urge you to create an account as soon as possible.

Once you have created an account, you can log in anytime, from any web-enabled device to confirm receipt of your package, check the status of the review and be quickly informed of additional information that is needed to complete your package.



Information on Avoiding Foreclosure

These options may be available to you depending on your hardship. There are options to help you stay in your home and bring your mortgage current, and options that allow you to leave your home while avoiding foreclosure. We can answer any questions you may have about these options, including the general eligibility requirements.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
Reinstatement	<ul style="list-style-type: none"> ▪ Pay all past due amounts in a single lump-sum payment. ▪ Available if you have the funds to pay now. 	<ul style="list-style-type: none"> ▪ Allows you to bring your mortgage current immediately.
Repayment Plan	<ul style="list-style-type: none"> ▪ Pay all past due amounts together with your regular monthly payments over an extended period of time. ▪ Available if you have sufficient income to cover more than your regular monthly payment. 	<ul style="list-style-type: none"> ▪ Allows you time to bring your mortgage current without having to make a single lump-sum payment.
Payment Deferral	<ul style="list-style-type: none"> ▪ Defer repayment of one or two past-due principal and interest payments, which will be due and payable at the maturity of the mortgage loan or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance. 	<ul style="list-style-type: none"> ▪ Allows you to bring your mortgage current by delaying repayment of past-due principal and interest amounts without changing other terms of your mortgage.
Forbearance Plan	<ul style="list-style-type: none"> ▪ Make reduced payments or no payments for a specific period of time (for example, six months). During this time your mortgage will become increasingly delinquent. 	<ul style="list-style-type: none"> ▪ Allows you time to improve your financial situation and possibly qualify for another option, such as a modification, upon completion of the forbearance plan.
Modification	<ul style="list-style-type: none"> ▪ Make modified payments based on new terms. ▪ Requires your successful completion of a three-month trial period plan. 	<ul style="list-style-type: none"> ▪ Allows you to bring your mortgage current by permanently modifying your mortgage. ▪ Intended to make your payments or terms more manageable; typically results in a lower monthly payment.
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
Short Sale	<ul style="list-style-type: none"> ▪ Sell your property. ▪ Proceeds from the sale are used to pay off a portion of your mortgage balance when you owe more on your mortgage than the home is worth. 	<ul style="list-style-type: none"> ▪ Allows you to transition out of your home to avoid foreclosure. ▪ Relocation funds may be available. ▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences – consult a tax advisor.
Mortgage Release (Deed-in-Lieu of Foreclosure)	<ul style="list-style-type: none"> ▪ Transfer ownership of your property to us in exchange for relief from some or all of the mortgage debt. 	<ul style="list-style-type: none"> ▪ Allows you to transition out of your home if you are unable to sell your home to avoid foreclosure. ▪ Relocation funds may be available. ▪ The remainder of your mortgage debt after the transfer of ownership may be forgiven, but there may be tax consequences—consult a tax advisor.

Frequently Asked Questions

Q1. Will it cost money to get help?

- No. There should never be a fee to obtain assistance or information about foreclosure prevention options from your mortgage servicer or a qualified housing finance agency.
- Never send a mortgage payment to a company except the one listed on your monthly mortgage statement.
- Beware of scams and anyone offering to help you for a fee (see **Beware of Foreclosure Rescue Scams!** for additional information).

Q2. What is foreclosure?

- Foreclosure is the loss of your home through a legal process where your mortgage servicer or a third party acquires the property at a foreclosure sale.

Q3. What are the consequences of foreclosure?

- You must move or you will be evicted from the property.
- It may be as long as seven years before you are eligible for another Fannie Mae or Freddie Mac mortgage.
- You and any additional borrower listed on the mortgage may experience negative credit implications.

Q4. Will the foreclosure process begin if I do not respond to my mortgage servicer's notices regarding missed payments?

- If you disregard your mortgage servicer's notices, your mortgage servicer may refer your mortgage to foreclosure as authorized by your mortgage documents and applicable law.

Q5. Should I still contact my mortgage servicer if I have waited too long and my property has been referred to foreclosure?

- Yes, the sooner the better! If you wish to keep your home, contact your mortgage servicer immediately.
- You may also contact a HUD-approved housing counselor (see **Additional Resources** on page 1) and request a three-way call that would include you, the HUD-approved housing counselor, and your mortgage servicer to discuss your hardship.
- A HUD-approved housing counselor can also provide free advice on debt management.

Q6. Can I still be evaluated for mortgage assistance if my property is scheduled for a foreclosure sale?

- Yes, but it is important that you reach out to your servicer as soon as possible to discuss potential options. If your mortgage servicer receives your complete Mortgage Assistance Application with only 37 or fewer calendar days before the scheduled foreclosure sale, there is no guarantee that your servicer will be able to evaluate you for mortgage assistance in time to stop the foreclosure sale.
- Even if your mortgage servicer approves you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not be able to halt the scheduled sale.

Q7. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

- No. Your property will not be sold at a foreclosure sale if you accept a foreclosure avoidance option and comply with its requirements.

Q8. What if I acquired an ownership interest in the property, such as through death, divorce, or legal separation?

- You should contact us as soon as possible. We are here to help you adjust to these events and provide you with information on where to send the mortgage payments. Please contact us to obtain a list of documentation that is needed to confirm your identity and ownership interest in the property, and to discuss next steps.

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application along with required documentation to us by either uploading to <https://www.loansolutioncenter.com>, mail to 425 Phillips Blvd., Ewing NJ 08618, Attn: Loss Mitigation Dept, fax to (609) 718-2655 or email to DCCLM@loanadministration.com. We will contact you within five (5) business days to acknowledge receipt and let you know if additional information or documents are needed.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact us at: 866-640-6914.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

Borrower Information

Borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Co-borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Preferred contact method (choose all that apply): Cell phone Home phone Work phone Email Text –checking this box indicates your consent for text messaging

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? Yes No

Property Information

Property Address: _____

Mailing address (if different from property address): _____

• The property is currently: A primary residence A second home An investment property

• The property is (select all that apply): Owner occupied Renter occupied Vacant

• I want to: Keep the property Sell the property Transfer ownership of the property to my servicer Undecided

Is the property listed for sale? Yes No – If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable: _____

Is the property subject to condominium or homeowners' association (HOA) fees? Yes No – If yes, indicate monthly dues: \$ _____

Borrower Income

Please enter all borrower income amounts in middle column.

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> Most recent pay stub and documentation of year-to-date earnings if not on pay stub OR Two most recent bank statements showing income deposit amounts
Self-employment income	\$	<ul style="list-style-type: none"> Two most recent bank statements showing self-employed income deposit amounts OR Most recent signed and dated quarterly or year-to-date profit/loss statement OR Most recent complete and signed business tax return OR Most recent complete and signed individual federal income tax return
Unemployment benefit income	\$	<ul style="list-style-type: none"> No documentation required
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> Two most recent bank statements showing deposit amounts OR Award letters or other documentation showing the amount and frequency of the benefits
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> Two most recent bank statements showing deposit amounts OR Award letters or other documentation showing the amount and frequency of the benefits
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> Two most recent bank statements demonstrating receipt of rent OR Two most recent deposited rent checks
Investment or insurance income	\$	<ul style="list-style-type: none"> Two most recent investment statements OR Two most recent bank statements supporting receipt of the income
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> Two most recent bank statements showing receipt of income OR Other documentation showing the amount and frequency of the income

Current Borrower Assets

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

Loan Number: 0144794658

SHORT SALE/ DEED-IN-LIEU AUTHORIZATION FORM

A Short Sale

A Short Sale allows you to sell your house when it is worth less than the amount remaining on the mortgage loan and settle your mortgage debt. In a Short Sale, the lender must agree to accept an amount less than what is actually owed on the loan based on evidence of financial hardship and the value of the mortgaged property. Completion of a short sale may eliminate or reduce your mortgage debt.*†

By completing a Short Sale rather than allowing your house to go through foreclosure, your house will not be sold at a public sale or auction. After all other foreclosure alternatives have been considered and you've decided a Short Sale is right for you, we recommend that you work with a licensed real estate agent who can assist you in listing your home for sale.

A Short Sale must be an "arms-length" transaction which means that all parties involved in the sale must be unrelated and unaffiliated.

There is some additional important information to be aware of if you are considering pursuing a Short Sale:

- Listing the property for sale may not delay the initiation of foreclosure proceedings, in the event that the foreclosure process has not yet started.
- You must allow the vendor(s) timely and sufficient access to the property for the purpose of obtaining a valuation.
- You will remain responsible for maintenance of the property until it is sold and the settlement has occurred.
- If the sales proceeds are not sufficient to satisfy the mortgage loan debt, the mortgage loan holder may require you to contribute funds to reduce its loss.
- There may be possible tax consequences if any portion of the outstanding debt is forgiven. For more information, refer to IRS Publication 544, Sales and Other Dispositions of Assets, particularly the section titled, "Foreclosure, Repossession, or Abandonment." It may also be helpful to consult with a tax advisor.
- You must execute all documents that are necessary to sell the property, even though the documents will indicate that the sales proceeds must be paid to the mortgage holder.

A Deed-in-Lieu of Foreclosure

In a Deed-in-Lieu transaction, you voluntarily transfer ownership and possession of the mortgage property to the owner of your mortgage in exchange for the lender to satisfy your mortgage debt.

A Deed-in-Lieu transaction, on terms that the mortgage company has approved, include making any required contributions, may provide benefits to you that may include avoiding foreclosure and eliminating your mortgage debt. *

Remember, you need to take action by completing and returning the Borrower Financial Form, signed IRS Form 4506-C and Short Sale Authorization Form in the envelope provided in order for us to be able to evaluate your request.

If you are interested in a Short Sale please check the below box

If you are interested in a Deed-in-Lieu please check the below box

Loan Number: 0144794658

This Third-Party Authorization will be effective until the completion of the Short Sale(s) unless terminated by Borrower(s) in writing.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION.

Borrower

Co-Borrower

Date

Date



IVES Request for Transcript of Tax Return

▶ Do not sign this form unless all applicable lines have been completed.

▶ Request may be rejected if the form is incomplete or illegible.

▶ For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first)	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4. Previous address shown on the last return filed if different from line 3 (see instructions)

5a. IVES participant name, address, and SOR mailbox ID
TALX Corporation, a provider of Equifax Verification Services 11432 Lackland Road St. Louis MO 63146, (888) 749-4411 Mailbox ID=Equifax01

5b. Customer file number (if applicable) (see instructions)

Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request 1040

a. **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years

b. **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns

c. **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years

7. **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)
12/31 /2020 12/31 /2019 12/31 /2018 12/31 /2017

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Print/Type name		

x

Important Information Regarding Form 4506-C

Please complete the enclosed Form 4506-C per the instructions, which are included for your reference. Please return the form to the address below. For your convenience, you can also send the form via the fax number or email address provided below.

The 4506-C Form will allow United Wholesale Mortgage to electronically order your tax return transcripts on your behalf.

Mail:

Attn: Loss Mitigation Department 425 Phillips Blvd. Ewing, NJ 08618

Fax:

(609) 718-2655

Email:

DCCLM@loanadministration.com

Until we receive your tax return transcripts, your homeowner assistance package may not be considered complete and we may be unable to evaluate your request to be considered for a homeowner assistance program.

ATT74 January 2021

UWM
UNITED WHOLESAL MORTGAGE

PO Box 77404
Ewing NJ 08628

+ 0659137 000010004 09DP11 00064018 J0 P1
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