



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

Bank of America is committed to providing assistance to customers who are experiencing financial hardship. We are pleased to inform you that home loan specialists will be in your area at the upcoming **Bank of America Customer Outreach Event**. Specialists can review your mortgage and discuss options that may be available to you.

EVENT INFORMATION

DATES:	Thursday, November 17 through Saturday, November 19
TIME:	8 a.m. to 8 p.m.
LOCATION:	Sacramento Convention Center 1400 J Street Sacramento, CA 95814 Complimentary parking will be available in the Esquire Garage. Entrance is located on 13th Street. Vouchers will be provided at the event.
TO REGISTER:	Visit www.bankofamerica.com/homeownerevent or call 1.855.201.7426 (this is a toll-free number).

We strongly encourage you to register for the event to ensure that you get same-day assistance.

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

Please be sure to bring copies of your paperwork. Do not provide original income documents.

We will need complete paperwork for each borrower listed on your loan in order to begin the review process.

All borrowers need to bring:

- Copies of your two most complete bank statements
- A copy of your previous year's federal tax return, signed and dated by all borrowers
- A form of state-issued identification, such as a driver's license
- Copies of your W2 (employee tax form) for the two most recent years
- A detailed letter that explains your current financial hardship
- A detailed list of your monthly expenses
- A copy of your Homeowner's Insurance Declaration Page (if applicable)
- Copy of your Real Estate Property Tax Certification (tax bill)

All borrowers must also bring the following documents, signed and dated by each borrower on the loan.

Go to www.bankofamerica.com/outreachevent to download these documents:

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

You will also need the documents listed under each of the following sections that apply to you.

If you are a salaried or hourly employee:

- Copy of your most recent consecutive pay stubs covering at least two month's income and showing year-to-date earnings

If you are self-employed:

- Copy of your most recent quarterly or year-to-date profit/loss statement, signed and dated
- Proof of receipt of income supporting the profit/loss statement; for example, six most recent complete bank statements or cancelled checks to support all profit/loss information
- Copies of all previous year's business returns, such as Corp, S-Corp, Partnership, LLC, etc; including all schedules, attachments and all K-1s for each businesses owned
- Copies of your business bank statements for the same period as the profit and loss statement(s), to support income/deposits/expenses

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

- Copy of your benefits statement or letter from your provider that states the amount, frequency and duration of the benefit
- Proof that you receive unemployment wages for a minimum of 12 months
- Copies of your two most recent bank statements showing receipt of such payment

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

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

- Copy of your divorce decree, separation agreement, other written agreement filed with the court, or decree that states the amount and period of time over which it will be received, and
- Copies of your two most recent bank statements showing receipt of such payment

If you receive income from a rental property:

- A complete schedule of real estate that you own, including the monthly payment amount for principal and interest, the amount of taxes and insurance (if not impounded/escrowed) and any homeowner association dues
- Copy of your current rental agreement(s)
- Copies of your two most recent bank statements or cancelled rent checks showing receipt of such payment(s)
- Copy of your most recently filed personal federal tax return with all schedules along with a copy of the Schedule E showing rental property expenses. If Schedule E is unavailable because the property was not rented last year, please bring a written explanation of such

If you have income from any other source(s) that amounts to more than 20% of your total yearly income:

This could include bonuses, tips or investment income.

- Copy of documentation describing the nature of the income, such as an employment contract or documents tracking tip income

If you belong to a Homeowners Association:

- Documentation to show that you are current on your Condominium or Homeowners Association dues, such as a copy of a current bill or assessment

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

- A recent utility bill with your name and property address to show proof of residency

Please register at www.bankofamerica.com/homeownerevent or call 1.855.201.7426 to schedule an appointment with a specialist.