

UNIFORM ORDER OF REFERRAL TO FORECLOSURE MEDIATION - INDEX OF FORMS

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**IN THE CIRCUIT COURT FOR THE THIRTEENTH JUDICIAL CIRCUIT
IN AND FOR HILLSBOROUGH COUNTY, FLORIDA
GENERAL CIVIL DIVISION**

Plaintiff,
vs.
Defendant(s).

Case No:
Division:

PLAINTIFF'S CERTIFICATION FORM

**Certificate of Plaintiff's Counsel Regarding Financial Information Required from
Defendant/Borrower**

The items listed below constitute the required financial disclosure required by each Plaintiff/Lender/Service needed in order to reach a decision on whether to offer a workout option (i.e. loan modification, deed in lieu of foreclosure or short sale) or other settlement option to the Defendant/Borrower at the mediation conference. You must include a servicer's particular financial worksheet and any requested information such as tax returns, proof of income, proof of residency, bank statements, utility bills, Dodd Frank Certification, 4056-T Form, RMA, Hardship Letter and any other needed attachments for each Plaintiff/Lender/Service.

List documents, items, and forms here. Forms to be completed by the borrower must be attached to the copy of this document which is sent to the Program Manager and uploaded to the Program Manager's information platform.

**Certificate of Plaintiff's Counsel Regarding the Name and Email Address of
Representative Who Should Receive the Borrower's Financial Disclosure for Mediation**

The below listed individual is the assigned Plaintiff/Lender/Service's Representative who should receive the Borrower's Financial Disclosure for Mediation:

Name:
Address:
Telephone No.:
Fax No.:
Email Address:

Certificate of Plaintiffs' Counsel Regarding Plaintiff's Representative at Mediation

The following is a list of plaintiff's representatives, one of whom will appear on behalf of the plaintiff in mediation with full authority to modify the existing loan and mortgage, and to settle the foreclosure case, and with authority to sign a settlement agreement on behalf of the plaintiff:

| | |
|----------------|----------------|
| Name: | Name: |
| Address: | Address: |
| Telephone No.: | Telephone No.: |
| Fax No.: | Fax No.: |
| Email Address: | Email Address: |

Plaintiff's counsel understands the mediator or the RMFM Program Manager may report to the court who appears at mediation and, if at least one of plaintiff's representatives named above does not appear at mediation, sanctions may be imposed by the court for failure to appear.

As counsel of record for the Plaintiff and as an officer of the court, I declare that I have read the foregoing Plaintiff's Certification Form and that the facts stated in it are true. I further declare that I have electronically transmitted a copy of this Plaintiff's Certification Form to the RMFM Program and have filed the original with the Clerk of Court.

DATED: _____

(Attorney Signature)

Attorney Name:
Attorney for Plaintiff/Lender(s):
Address:
Direct Telephone Number:
Fax Number:
Florida Bar No.:

**RESIDENTIAL MORTGAGE FORECLOSURE MEDIATION PROGRAM
THIRTEENTH JUDICIAL CIRCUIT – HILLSBOROUGH COUNTY**

CONTACT INFORMATION FORM

(Completed by plaintiff and submitted to the RMFM Program electronically along with FORM A)

Case Number: _____

Address of Property in Foreclosure:

Borrower's Name: _____

Borrower's Current Mailing Address *(if different than foreclosure property address)*:

Borrower's Phone Number(s): _____

Lender has _____ has not _____ been in contact with Borrower at this number.

Date of Last Phone Contact if Known: _____

Borrower's E-Mail: _____

Co-Borrower's Name: _____

Co-Borrower's Current Mailing Address *(if different than foreclosure property address or
borrower's current mailing address)*:

Co-Borrower's Phone Number(s): _____

Lender has ____ has not ____ been in contact with Co-Borrower at this number.

Date of Last Phone Contact if Known: _____

Co-Borrower's E-Mail: _____

Defense Attorney's Name: _____

Defense Attorney's Current Mailing Address:

Defense Attorney's Phone Number(s): _____

Defense Attorney's E-Mail: _____

Plaintiff's counsel must electronically transmit a copy of this Contact Information Form to the RMFM Program Manager

**IN THE CIRCUIT COURT FOR THE THIRTEENTH JUDICIAL CIRCUIT
IN AND FOR HILLSBOROUGH COUNTY, FLORIDA
GENERAL CIVIL DIVISION**

Plaintiff,
vs.

Case No.:

Division:

Defendant(s).

_____ /

**NOTICE OF BORROWER'S REQUEST FOR PLAINTIFF'S DISCLOSURE
FOR MEDIATION**

_____, (*printed name*), as the borrower on the mortgage sued upon in this case, hereby requests the following information and disclosure from the plaintiff pursuant to the Uniform Order of Referral to Foreclosure Mediation entered in this case:

- ___ Documentary evidence the plaintiff is the owner and holder in due course of the note and mortgage sued upon.
- ___ A history showing the application of all payments by the borrower during the life of the loan.
- ___ A statement of the plaintiff's position on the present net present value of the mortgage loan.
- ___ The most current appraisal of the property available to the plaintiff.

Signed on _____, 20__.

(*Borrower's Signature*)

[Certificate of Service on the parties]

I certify that a copy hereof has been furnished to _____
(*insert name or names*) by ___ (*hand delivery*) ___ (*mail*) ___ (*fax*) on _____ (insert date).

BORROWER'S FINANCIAL DISCLOSURE FOR MEDIATION

The following forms are to be used for financial disclosure for all mediations, regardless of what options the borrower wants to pursue in trying to settle the action.

FORECLOSURE MEDIATION FINANCIAL WORKSHEET

Case No.:

v.

Plaintiff's Name

First Defendant's Name

SECTION 1: PERSONAL INFORMATION

| | | | |
|--|--|--|--|
| Borrower's Name | | Co-Borrower's Name | |
| | | | |
| Social Security Number | Date of Birth (mm/dd/yyyy) | Social Security Number | Date of Birth (mm/dd/yyyy) |
| | | | |
| <input type="checkbox"/> Married | <input type="checkbox"/> Civil Union/ Domestic Partner | <input type="checkbox"/> Married | <input type="checkbox"/> Civil Union/ Domestic Partner |
| <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (single, divorced, widowed) | <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (single, divorced, widowed) |
| Dependents (Not listed by Co-Borrower) | | Dependents (Not listed by Borrower) | |
| | | | |
| Present Address (Street, City, State, Zip) | | Present Address (Street, City, State, Zip) | |
| | | | |

SECTION 2: EMPLOYMENT INFORMATION

| | | | |
|--|--|-----------------|--|
| Employer | <input type="checkbox"/> Self Employed | Employer | <input type="checkbox"/> Self Employed |
| | | | |
| Position/Title | Date of Employment | Position/Title | Date of Employment |
| | | | |
| Second Employer | | Second Employer | |
| | | | |
| Position/Title | Date of Employment | Position/Title | Date of Employment |
| | | | |
| | | Borrower | Co-Borrower |
| | | Total | |
| Gross Salary/Wages | | | |
| Net Salary/Wages | | | |
| Unemployment Income | | | |
| Child Support/Alimony | | | |
| Disability Income | | | |
| Rental Income | | | |
| Other Income | | | |
| Total (do not include Gross income) | | | |

SECTION 3: EXPENSE AND LIABILITIES

| | Monthly Payments | Balance Due |
|------------------------------|------------------|-------------|
| First Mortgage | | |
| Second Mortgage | | |
| Other Liens/Rents | | |
| Homeowners' Association Dues | | |
| Hazard Insurance | | |
| Real Estate Taxes | | |
| Child Care | | |
| Health Insurance | | |
| Medical Charges | | |
| Credit Card/Installment Loan | | |
| Credit Card/Installment Loan | | |
| Credit Card/Installment Loan | | |
| Automobile Loan 1 | | |
| Automobile Loan 2 | | |
| Auto/Gasoline/Insurance | | |
| Food/Spending Money | | |
| Water/Sewer/Utilities | | |
| Phone/Cell Phone | | |
| Other | | |
| | | |
| Total | | |

SECTION 4: ASSETS

| | Estimated Value |
|------------------------------|-----------------|
| Personal Residence | |
| Real Property | |
| Personal Property | |
| Automobile 1 | |
| Automobile 2 | |
| Checking Accounts | |
| Saving Accounts | |
| IRA/401K/Keogh Accounts | |
| Stock/Bonds/CDs | |
| Cash Value of Life Insurance | |
| Other | |
| Total | |

Reason for Delinquency/Inability to Satisfy Mortgage Obligation:

- | | | |
|--|---|---|
| <input type="checkbox"/> Reduction in income | <input type="checkbox"/> Medical issues | <input type="checkbox"/> Death of family member |
| <input type="checkbox"/> Poor budget management skills | <input type="checkbox"/> Increase in expenses | <input type="checkbox"/> Business venture failed |
| <input type="checkbox"/> Loss of Income | <input type="checkbox"/> Divorce/separation | <input type="checkbox"/> Increase in loan payment |
| <input type="checkbox"/> Other: _____ | | |

SECTION 4: ASSETS CON'T

Further Explanation:

I / We obtained a mortgage loan(s) secured by the above-described property.

I / We have described my/our present financial condition and reason for default and have attached required documentation.

I / We consent to the release of this financial worksheet and attachments to the mediator and the plaintiff or plaintiff's servicing company by way of the plaintiff's attorney.

By signing below, I / we certify the information provided is true and correct to the best of my / our knowledge.

Signature of Borrower

SSN

Date

Signature of Co-Borrower

SSN

Date

Please attach the following:

- ✓ Last federal tax return filed
- ✓ Proof of income (e.g. one or two current pay stubs)
- ✓ Past two (2) bank statements
- ✓ If self-employed, attach a copy of the past six month's profit and loss statement

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Fannie Mae Hardship Form 1021

Home Affordable Modification Program Hardship Affidavit

Borrower Name (first, middle, last): _____
Date of Birth: _____
Co-Borrower Name (first, middle, last): _____
Date of Birth: _____
Property Street Address: _____
Property City, State, Zip: _____
Servicer: _____
Loan Number: _____

In order to qualify for _____'s ("Servicer") offer to enter into an agreement to modify my loan, I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan:

My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."

Borrower: Yes ___ No ___ Co-Borrower: Yes ___ No ___

My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."

Borrower: Yes ___ No ___ Co-Borrower: Yes ___ No ___

My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."

Borrower: Yes ___ No ___ Co-Borrower: Yes ___ No ___

My cash reserves are insufficient to maintain the payment on my mortgage load and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."

Borrower: Yes ___ No ___ Co-Borrower: Yes ___ No ___

My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."

Borrower: Yes No

Co-Borrower: Yes No

There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER:

Ethnicity:

Hispanic/Latino

Not Hispanic/Latino

Race:

American Indian/Alaska Native

Asian

Black/African American

Native Hawaiian/Other Pacific Islander

White

I do not wish to furnish this information

CO-BORROWER:

Ethnicity:

Hispanic/Latino

Not Hispanic/Latino

Race:

American Indian/Alaska Native

Asian

Black/African American

Native Hawaiian/Other Pacific Islander

White

I do not wish to furnish this information

TO BE COMPLETED BY INTERVIEWER

Interviewer's Name (print or type): _____

Name/Address of Interviewer's Employer: _____

Face-to-face interview

Interviewer's Signature/Date: _____ / _____

Address: _____

Telephone (include area code): _____

Internet address: _____

BORROWER/CO-BORROWER ACKNOWLEDGEMENT

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.
9. I/we authorize and consent to Servicer disclosing to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us or retained by Servicer in connection with the Home Affordable Modification Program.

Borrower Signature Date
E-mail Address: _____
Cell phone # _____
Home Phone # _____
Work Phone # _____
Social Security # _____ - _____ - _____

Co-Borrower Signature Date
E-mail Address: _____
Cell phone # _____
Home Phone # _____
Work Phone # _____
Social Security # _____ - _____ - _____

EXPLANATION:

(Provide any further explanation of the hardship making it difficult for you to pay on your mortgage.)

BORROWER'S FINANCIAL DISCLOSURE FOR MEDIATION (SHORT SALE)

In addition to the required disclosure in the Borrower's Financial Disclosure for Mediation, the following information must be uploaded into the web-enabled IT platform or submitted via secure email address on behalf of the borrower:

- Signed purchase contract for the homestead residence
- Listing agreement for sale of the homestead residence
- Preliminary HUD-1
- Written permission from the borrower authorizing the plaintiff or any agent of the plaintiff to speak with the real estate agent about the borrower's loan

Borrowers should be reminded that the sale **MUST** be an arm's length transaction, and the property cannot be sold to anyone with close personal or business ties to the borrower.

**BORROWER'S FINANCIAL DISCLOSURE FOR
MEDIATION
(DEED IN LIEU OF FORECLOSURE)**

In addition to the required disclosure in the Borrower's Financial Disclosure for Mediation, the following information must be uploaded into the web-enabled IT platform or submitted via secure email address on behalf of the borrower:

- Current title search for the homestead residence

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by U.S. mail on this ____ day of _____, 20 ____, to: