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Hardship Assistance Application



PNC Borrower Assistance

Mortgage: 1-800-523-8654

Home Equity: 1-866-622-2657 ext. 44700

Fax: 1-855-288-3974

Hours of Operation

Mon–Thu: 8am–9pm ET Fri: 8am–7pm ET Sat: 8am–2pm ET

pnc.com/homeownersassistance

IMPORTANT DISCLOSURE: When you sign and date the forms within the Hardship Assistance Application, you will make important certifications, representations and agreements, including certifying that all of the information is accurate and truthful. We will review you for Loss Mitigation assistance options available to you by your investor, if any, based on the documentation that you choose to provide and disclose on this form.

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.

1 Borrower Information

Loan Account Number:

Borrower's Name:	Social Security Number _____ - _____ - _____	Email:
Home Phone:	Cell Phone:	Work Phone:
Co-Borrower's Name:	Social Security Number _____ - _____ - _____	Email:
Home Phone:	Cell Phone:	Work Phone:
Co-Borrower's Name:	Social Security Number _____ - _____ - _____	Email:
Home Phone:	Cell Phone:	Work Phone:
Co-Borrower's Name:	Social Security Number _____ - _____ - _____	Email:
Home Phone:	Cell Phone:	Work Phone:
Preferred contact method (choose all that apply):	<input type="checkbox"/> Cell phone <input type="checkbox"/> Home phone <input type="checkbox"/> Work phone <input type="checkbox"/> Email <input type="checkbox"/> Text (checking this box indicates your consent for text messaging)	

Property address:

Mailing address (if different from property address):

All Borrowers are required to sign this application and/or corresponding Loss Mitigation documents unless special circumstances are present. Based on your responses below, you may be asked to provide documents as evidence. These documents may include a divorce decree, quitclaim deed or a death certificate.

1) Will any Borrowers be unable/unwilling to sign this application for assistance and/or Loss Mitigation agreements?

Select one: No Yes

If Yes was selected, please type the name of the Borrower who is unable/unwilling to sign: _____

Please select the reason the Borrower is unable/unwilling to sign:

Borrower quitclaimed ownership interest Borrower is deceased Other, please specify: _____

2) Have you filed for bankruptcy? No Yes, Chapter 7 Yes, Chapter 12 or 13 Yes, Chapter 11

If yes, was the debt reaffirmed? No Yes

3) Borrower(s) military status. Do any of the bullets below apply to any of the Borrowers? Select one: No Yes*

- On active duty with the military
- Been deployed (including the National Guard and Reserves)
- The dependent of a Borrower on active duty or deployed
- The surviving spouse of a member of the military who was on active duty at the time of death

*If Yes was selected, please provide a copy of the permanent change-of-station orders with this application.

Return this to PNC Bank



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2 Hardship Information Loan Account Number:

The hardship causing payment challenges began on approximately (date) _____ and is believed to be:

- Short-term (up to 6 months)
- Long-term or permanent (greater than 6 months)
- Resolved as of (date) _____

Type of Hardship (check all that apply)	You Are Required to Provide:
<input type="checkbox"/> Unemployment	<ul style="list-style-type: none"> • Proof of unemployment/verification of unemployment benefits/ employer termination letter/other documentation demonstrating loss of employment
<input type="checkbox"/> Reduction in income: A hardship that has caused a decrease in your income due to circumstances outside of your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<ul style="list-style-type: none"> • Proof of Income Reduction, such as paystubs showing loss of hours • OR other documentation demonstrating loss of income
<input type="checkbox"/> Increase in housing-related expenses: A hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	<ul style="list-style-type: none"> • Proof of expenses
<input type="checkbox"/> Divorce or legally documented Separation of Borrower/ Co-Borrower(s): A hardship caused by the legal separation or divorce of one or more Borrowers resulting in reduction of household income and/or an increase in household expenses	<ul style="list-style-type: none"> • Divorce decree/property distribution order recorded and signed by the court • OR Separation agreement recorded and signed by the court if separation is legally documented by the court • AND Recorded quit claim deed evidencing that the non-occupying Borrower or Co-Borrower(s) has relinquished all rights to the property. The quit claim deed does not release the transferring Borrower from financial obligation.
<input type="checkbox"/> Death of Borrower/Co-Borrower(s)	<ul style="list-style-type: none"> • Death certificate. If a death certificate is not available, we may be able to use the following: <ul style="list-style-type: none"> - Obituary or newspaper article reporting the death - AND Income documentation prior to the death compared to income documentation of the surviving Borrower(s) afterward
<input type="checkbox"/> Long-term or permanent disability or serious illness of Borrower/Co-Borrower(s) or dependent family member	<ul style="list-style-type: none"> • Doctor's certificate of illness or disability • OR Medical bills • OR Proof of monthly insurance benefits or government assistance (if applicable) <p>NOTE: Detailed medical information is not required, and information from a medical provider is not required.</p>

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3 Monthly Household Income Loan Account Number:

When entering the monthly income amounts received below, please add together the amounts earned for all applicable Borrower(s) and enter the combined amount in the corresponding field.

Monthly Total Borrower Income Type & Amount Required Income Documentation		
<p>Wages paid to all Borrowers by all employers</p> <p>This will include gross (pre-tax) wages, salaries, and overtime pay, commissions, tips, and bonuses</p>	<p>\$ _____</p>	<ul style="list-style-type: none"> • One full month's worth of paystubs demonstrating 30 days of year-to-date income, taxes, and deductions (e.g., if paid weekly, need four most recent paystubs) • AND Two most recent W-2's • Three months' most recent personal bank statements—include all pages (front and back), even blank pages • If you have union, seasonal or temporary employment, provide the most recent 1099, year-to-date proof of receipt, and all paystubs from past employers reflecting year-to-date income, taxes, and deductions along with Unemployment Benefit statements covering periods in between jobs
<p>Monthly self-employment income paid to all Borrower(s)</p> <p>Please indicate the type of self-employed business:</p> <p><input type="checkbox"/> Sole Proprietor or Independent Contractor</p> <p><input type="checkbox"/> Limited Liability Corporation (LLC)</p> <p><input type="checkbox"/> Partnership</p> <p><input type="checkbox"/> S-Corp</p> <p><input type="checkbox"/> Corporation</p>	<p>\$ _____</p>	<ul style="list-style-type: none"> • Two most recent years' personal and business federal tax returns, all pages and schedules (including K1's, if applicable), completed and signed by all filers • A copy of the most recent quarterly or year-to-date profit and loss statement reflecting activity for most recent 12 months • Three months' most recent personal and business bank statements—include all pages (front and back), even blank pages
<p>Unemployment Benefit Income paid to all Borrower(s)</p>	<p>\$ _____</p>	<ul style="list-style-type: none"> • Unemployment benefit statement, showing frequency and duration of benefits • AND Receipt of payment (e.g., three most recent bank statements—include all pages [front and back], even blank pages or direct deposit advices)
<p>Taxable Benefit Income paid to all Borrower(s)</p> <p>Taxable Social Security, pension, workers compensation, disability, death benefits, adoption assistance, housing allowance/assistance, and other public assistance or temporary aid programs</p>	<p>\$ _____</p>	<ul style="list-style-type: none"> • Benefit statement or award letter from provider showing amount, frequency and duration of benefits (e.g., exhibits, disability policy) • AND Receipt of payment (e.g., three most recent bank statements—include all pages [front and back], even blank pages or direct deposit advices)
<p>Non-taxable Benefit Income paid to all Borrower(s)</p> <p>Non-taxable Social Security, disability income, Supplemental Nutrition Assistance Program (SNAP), or Temporary Aid to Needy Families (TANF) or other temporary aid programs</p>	<p>\$ _____</p>	<ul style="list-style-type: none"> • Benefit statement or award letter from provider showing amount, frequency and duration of benefits (e.g., exhibits, disability policy) • AND Receipt of payment (e.g., three most recent bank statements—include all pages [front and back], even blank pages or direct deposit advices)

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3 Monthly Household Income

Loan Account Number:

Monthly Total Borrower Income Type & Amount Required Income Documentation

<p>Net Rental Income received by all Borrower(s) Rental income (rents received less mortgage and other property related expenses)</p>	\$ _____	<ul style="list-style-type: none"> • Most recent federal tax return with all schedules, including Schedule E • AND a copy of the current lease agreement with at least 3 months' bank statements showing deposits of rent checks — include all pages (front and back), even blank pages
<p>Investment or Insurance Income received by all Borrower(s)</p>	\$ _____	<ul style="list-style-type: none"> • Three most recent monthly or quarterly investment statements for any 401 (k)s, mutual funds, stocks, bonds, CDs, IRAs, etc. If any of this income is being used as household income, please provide three most recent bank statements showing deposit amounts — include all pages (front and back), even blank pages
<p>Child Support/Alimony/Separate Maintenance Income received by all Borrower(s) Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying the loan</p>	\$ _____	<ul style="list-style-type: none"> • Divorce decree, separation agreement or other written legal agreement filed with the court that states the amount of the payments and the period of time that you are entitled to receive them • AND Copies of three most recent bank statements — include all pages (front and back), even blank pages, or direct deposit advices showing you received payment
<p>Other Income Please provide an explanation of your other sources of income: _____</p>	\$ _____	<ul style="list-style-type: none"> • Please provide two most recent monthly bank statements showing receipt of the other monthly income or other documentation showing the amount and frequency of the income

Do you or any of the Borrower(s) receive any additional income from a contributor who lives in the household?
 Select one: No Yes

If Yes was selected, please enter the following: **Contributor's Name:** _____

Monthly Contribution Amount: \$ _____

For Non-Borrower contributions, the contributor must provide proof of income (pay stubs showing at least 30 days of year-to-date earnings or other supporting income documentation), evidence that they live in the household (such as a driver's license or utility bill) and a signed and dated contribution letter from the Non-Borrower indicating the amount and frequency contributed to the household.



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4 Property Information and Expenses **Loan Account Number:**

Subject property information

Property Address: _____

Subject Property Information and Expenses – Monthly

First Mortgage Payment (This is the amount of the monthly payment due shown on your monthly statement from your first mortgage lender) If this application is for your Home Equity line/loan, please provide the following: Loan Number: _____ Mortgage Servicer Name: _____	\$ _____
Second Mortgage Payment (This is the amount of the monthly payment due shown on your monthly statement from your second mortgage lender) If this application is for your first mortgage, provide the following: Loan Number: _____ Mortgage Servicer Name: _____	\$ _____
Third Mortgage Payment (This is the amount of the monthly payment due shown on your monthly statement from your third mortgage lender) Loan Number: _____ Mortgage Servicer Name: _____	\$ _____
Monthly Homeowners Insurance Amount (if not escrowed in first mortgage payment)	\$ _____
Monthly Property Taxes (if not escrowed in first mortgage payment)	\$ _____
HOA or Condo Monthly Fees	\$ _____

The property is currently: My/Our Primary Residence My/Our Second Home/Seasonal A Year-Round Rental/Investment

The property is (select all that apply): Owner Occupied Tenant Occupied Vacant Other _____
 • Is the property currently rented? No Yes, Gross Monthly Rent Amount \$ _____
 • Terms of Lease/Occupancy: _____ to _____

I/we want to: Keep the Property Sell the Property (explain hardship in space below)
 Deed in Lieu of Foreclosure (transfer ownership to my investor, explain hardship in space below) Undecided

Is the property listed for sale? <input type="checkbox"/> No <input type="checkbox"/> Yes, by owner <input type="checkbox"/> Yes, with Listing Agent	Have you received an offer on this property? <input type="checkbox"/> No <input type="checkbox"/> Yes, Offer Amount \$ _____
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To be considered for liquidation options, please provide copies of listing agreement and, if applicable, the executed sales agreement and estimated closing disclosure (HUD-1).

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4 Property Information and Expenses **Loan Account Number:**

Other Property Information

You must provide information about all properties that you or any of the Borrower(s) own. If you have additional properties other than the ones listed here, please attach a separate detailed explanation.

For all other properties or liens, provide a mortgage statement, reflecting principal, interest, taxes, insurance and property address. In the event that taxes and insurance are not escrowed, please provide insurance declarations page and/or tax statement.

Number of additional properties owned: _____

Other Property Information 1

Property Address:		
Loan Number:	Monthly First Mortgage Payment (this is the amount of the monthly payment due shown on your monthly statement from your first mortgage lender)	\$
Mortgage Servicer Name:	Monthly Second Mortgage Payment (this is the amount of the monthly payment due shown on your monthly statement from your second mortgage lender)	\$
Property is: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter Occupied: Monthly Gross Rent \$ _____ <input type="checkbox"/> Vacant <input type="checkbox"/> Seasonal Home	Monthly Third Mortgage Payment (this is the amount of the monthly payment due shown on your monthly statement from your third mortgage lender)	\$
	Total Monthly Payment(s)	\$ 0
	Monthly Homeowners Insurance Amount (if not escrowed in first mortgage payment)	\$
	Monthly Property Taxes (if not escrowed in first mortgage payment)	\$
	HOA or Condo Monthly Fees	\$

Other Property Information 2

Property Address:		
Loan Number:	Monthly First Mortgage Payment	\$
Mortgage Servicer Name:	Monthly Second Mortgage Payment	\$
Property is: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter Occupied: Monthly Gross Rent \$ _____ <input type="checkbox"/> Vacant <input type="checkbox"/> Seasonal Home	Monthly Third Mortgage Payment	\$
	Total Monthly Payment(s)	\$ 0
	Monthly Homeowners Insurance Amount (if not escrowed in first mortgage payment)	\$
	Monthly Property Taxes (if not escrowed in first mortgage payment)	\$
	HOA or Condo Monthly Fees	\$

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4 Property Information and Expenses **Loan Account Number:**

Note: This page may be disregarded if number of additional properties owned is not greater than two.

Other Property Information 3

Property Address:		
Loan Number:	Monthly First Mortgage Payment	\$
Mortgage Servicer Name:	Monthly Second Mortgage Payment	\$
Property is:	Monthly Third Mortgage Payment	\$
<input type="checkbox"/> Owner Occupied	Total Monthly Payment(s)	\$ 0
<input type="checkbox"/> Renter Occupied:	Monthly Homeowners Insurance Amount (if not escrowed in first mortgage payment)	\$
Monthly Gross Rent \$ _____	Monthly Property Taxes (if not escrowed in first mortgage payment)	\$
<input type="checkbox"/> Vacant <input type="checkbox"/> Seasonal Home	HOA or Condo Monthly Fees	\$

Other Property Information 4

Property Address:		
Loan Number:	Monthly First Mortgage Payment	\$
Mortgage Servicer Name:	Monthly Second Mortgage Payment	\$
Property is:	Monthly Third Mortgage Payment	\$
<input type="checkbox"/> Owner Occupied	Total Monthly Payment(s)	\$ 0
<input type="checkbox"/> Renter Occupied:	Monthly Homeowners Insurance Amount (if not escrowed in first mortgage payment)	\$
Monthly Gross Rent \$ _____	Monthly Property Taxes (if not escrowed in first mortgage payment)	\$
<input type="checkbox"/> Vacant <input type="checkbox"/> Seasonal Home	HOA or Condo Monthly Fees	\$

Other Property Information 5

Property Address:		
Loan Number:	Monthly First Mortgage Payment	\$
Mortgage Servicer Name:	Monthly Second Mortgage Payment	\$
Property is:	Monthly Third Mortgage Payment	\$
<input type="checkbox"/> Owner Occupied	Total Monthly Payment(s)	\$ 0
<input type="checkbox"/> Renter Occupied:	Monthly Homeowners Insurance Amount (if not escrowed in first mortgage payment)	\$
Monthly Gross Rent \$ _____	Monthly Property Taxes (if not escrowed in first mortgage payment)	\$
<input type="checkbox"/> Vacant <input type="checkbox"/> Seasonal Home	HOA or Condo Monthly Fees	\$

Other Property Information 6

Property Address:		
Loan Number:	Monthly First Mortgage Payment	\$
Mortgage Servicer Name:	Monthly Second Mortgage Payment	\$
Property is:	Monthly Third Mortgage Payment	\$
<input type="checkbox"/> Owner Occupied	Total Monthly Payment(s)	\$ 0
<input type="checkbox"/> Renter Occupied:	Monthly Homeowners Insurance Amount (if not escrowed in first mortgage payment)	\$
Monthly Gross Rent \$ _____	Monthly Property Taxes (if not escrowed in first mortgage payment)	\$
<input type="checkbox"/> Vacant <input type="checkbox"/> Seasonal Home	HOA or Condo Monthly Fees	\$

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5 Other Monthly Household Expenses and Assets Loan Account Number:

- Number of people in the household: Adults _____ Children _____
- Number of vehicles in your household (Include vehicles you're making payments on as well as vehicles you own): _____

Monthly Household Expenses/Debt			
Vehicle Loan Payments (Total of all payments for automobile or motorcycle loans/leases for all Borrowers, including co-signed debt)	\$	Sewer – Monthly Bill Amount	\$
Vehicle Insurance Premiums	\$	Trash – Monthly Bill Amount	\$
Vehicle – Other expenses (e.g., fuel, maintenance)	\$	Gas – Monthly Bill Amount	\$
Credit Card/Other Installment Loan/Line Payments	\$	Electric – Monthly Bill Amount	\$
Student Loan Payments	\$	Telephone – Monthly Bill Amount	\$
Child Care/Alimony/Support	\$	Internet – Monthly Bill Amount	\$
Life Insurance Monthly Premiums	\$	Cable – Monthly Bill Amount	\$
Health Insurance Monthly Premiums (if not withheld from pay)	\$	If you or any Borrower(s) have additional expenses or co-signed debt, please list below	
Medical Co-pays and Prescription Expenses	\$	Other, please explain:	\$
Food Related Monthly Expenses	\$	Other, please explain:	\$
Water – Monthly Bill Amount	\$	Other, please explain:	\$

Monthly Household Assets* Please enter the combined balances for each account type			
Checking Accounts	\$	401(k)/Pension funds	\$
Savings/Money Markets	\$	Annuities	\$
Certificate of Deposit (CDs)	\$	IRAs	\$
Stocks/Bonds (non-retirement)	\$	Keogh Plans (tax-deferred pension for self-employed individuals)	\$
Other Cash on Hand	\$	Other	\$

*Please provide three most recent months or most recent quarterly statement for each of the assets for which you have accounts.



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6 Acknowledgment and Agreement **Loan Account Number:**

1. I certify that all of the information in this Hardship Assistance Application is true, complete and accurate and the hardship(s) identified above has contributed to submission of this request for hardship relief.
2. I understand and acknowledge that PNC Bank, the owner or guarantor of my loan, or their respective agents may investigate the accuracy of my statements, may require me to provide additional supporting documentation, and that knowingly submitting false information may violate federal and other applicable law.
3. I understand PNC Bank will obtain a current credit report on all Borrowers obligated on the Note and on all Non-Borrower applicants.
4. I understand that if I have intentionally defaulted on my existing loan, engaged in fraud or misinterpreted any fact(s) in connection with this request for hardship relief or if I do not provide all required documentation, PNC Bank may cancel any hardship relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. I certify that my property has not received a condemnation notice.
6. I certify that I am willing to provide all requested documents and to respond to all PNC Bank communications in a timely manner. I understand that time is of the essence.
7. I understand that PNC Bank will use the information to evaluate my eligibility for available relief options and foreclosure alternatives, but PNC Bank is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
8. If I am eligible for a trial period plan, repayment plan, forbearance plan, re-age plan or extension plan, and I accept and agree to all terms of such plan, I also agree that the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full. My first timely payment following PNC Bank's determination and notification of my eligibility or prequalification for a trial period plan, repayment plan, forbearance plan, re-age plan or extension plan (when applicable) will serve as acceptance of the terms set forth in the notice sent to me that sets forth the terms and conditions of such plan.
9. I agree that when PNC Bank accepts and posts a payment during the term of any repayment plan it will be without prejudice to, and will not be deemed a waiver of, the acceleration of my loan or foreclosure action and related activities and shall not constitute a cure of my default under my loan unless such payments are sufficient to completely cure my entire default under my loan.
10. I agree that any prior waiver as to my payment of escrow items to PNC Bank in connection with my loan has been revoked.
11. If I qualify for and enter into a trial period plan, repayment plan, forbearance plan, re-age plan or extension plan, I agree to the establishment of an escrow account and the payment of escrow items if an escrow account does not currently exist on my loan. PNC Bank has sole discretion to determine whether an escrow account is required for my loan and plan.
12. I understand that PNC Bank will collect and record personal information that I submit in this Hardship Assistance Application and during the evaluation process, including, but not limited to, my name, address, telephone number, Social Security number, credit score, income, payment history and information about my account balances and activity. I understand and consent to PNC Bank's disclosure of my personal information and the terms of any hardship relief or foreclosure alternative that I receive to any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) loan(s) or to any HUD-certified housing counselor. I understand, acknowledge, and agree that PNC Bank can obtain, use and share with any other person my tax return information for the purposes of marketing and maintaining, managing, monitoring, servicing, selling, insuring and securitizing my loan, and as otherwise permitted by applicable law.
13. I agree that by providing telephone numbers to PNC Bank, now or at any later time, I authorize PNC Bank and its affiliates and designees to contact me regarding my accounts with PNC Bank and its affiliates at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone numbers, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or messages. I also consent that any phone call with PNC Bank may be monitored or recorded by PNC Bank.

Borrower/Applicant Signature _____
Date

Co-Borrower/Applicant Signature _____
Date

Co-Borrower/Applicant Signature _____
Date

Co-Borrower/Applicant Signature _____
Date

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Authorization to Release Information

Loan Account Number:

If you wish to authorize us to release loan account information to a third party, please review and sign below to allow third-party correspondence:

I/We hereby authorize my Servicer, PNC Bank, to release information and to discuss the terms of my loan. This includes, but is not limited to, the negotiation of the sale of my house by (list company name) _____ and its employees, including, but not limited to _____ at phone (____) ____ - ____ and email _____.

This authorization shall remain in effect until revoked in writing.

Borrower Signature:	
Borrower Printed Name:	Date:
Co-Borrower Signature:	
Co-Borrower Printed Name:	Date:
Co-Borrower Signature:	
Co-Borrower Printed Name:	Date:
Co-Borrower Signature:	
Co-Borrower Printed Name:	Date:

FAX COVERSHEET

PNC Bank Hardship Assistance Application

FROM	TO
Name:	PNC Bank
Telephone:	Fax to: 1-855-288-3974
Loan Account Number:	
Number of Pages:	

Please make sure the following sections of the Hardship Assistance Applications are completed and returned to PNCBank:

- 1. Borrower Information
- 2. Hardship Information
- 3. Monthly Household Income
- 4. Property Information and Expenses
- 5. Other Monthly Household Expenses and Assets
- 6. Acknowledgment and Agreement

Additional Supporting Documents

- Required evidence of Monthly Income (e.g., paystubs, tax returns, profit and loss, benefits letter)
- Required evidence of Monthly Assets
- If applicable, copy of most recent mortgage statement
- If applicable, copies of Gas/Electric Utility Bills
- If applicable, copies of lease agreements for rental properties
- If applicable, copy of signed Listing Agreement, Sales Contract and estimated Closing Disclosures (HUD-1)
- If applicable, signed Authorization to Release Information