



Hardship Assistance Application



PNC Borrower Assistance
Mortgage: 1-855-865-9119
Home Equity: 1-866-622-2657 ext. 44700
Fax: 1-855-288-3974

Hours of Operation
Mon-Thur: 8am-9pm ET Fri: 8am-5pm ET Sat: 8am-2pm ET
pnc.com/homehq/assistance

If you are experiencing temporary or long-term financial hardship and need help, please complete and submit all sections of this application to PNC Bank. In addition to IRS Form 4506-T, all other required pages are identified as "Return this to PNC Bank." Please be sure to use the Checklist when completing the application.

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.

1 Borrower Information		Loan Account Number:
Borrower's Name: Home Phone:	Social Security Number: ___ - ___ - ___ Cell or Work Phone:	Date of Birth: ___ / ___ / ___ Email:
Co-Borrower's Name: Home Phone:	Social Security Number: ___ - ___ - ___ Cell or Work Phone:	Date of Birth: ___ / ___ / ___ Email:
Co-Borrower's Name: Home Phone:	Social Security Number: ___ - ___ - ___ Cell or Work Phone:	Date of Birth: ___ / ___ / ___ Email:
Co-Borrower's Name: Home Phone:	Social Security Number: ___ - ___ - ___ Cell or Work Phone:	Date of Birth: ___ / ___ / ___ Email:
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):

- The property is currently: Primary Residence Second Home/Seasonal Year-Round Rental/Investment
- The property is (select all that apply): Owner Occupied Tenant Occupied Vacant Other _____
- I want to: Keep the Property Sell the Property Transfer Ownership to my Investor Undecided

1) How many people live in your household with you? Adults _____ Children _____

2) How many vehicles do you own?

3) Have you filed for bankruptcy? No Yes, Chapter 7 Yes, Chapter 13 Yes, Chapter 11
 • If yes, was the debt reaffirmed? No Yes

4) Is either Borrower on active duty with the military or has either Borrower been deployed (including the National Guard and Reserves), the dependent of a Borrower on active duty or been deployed, or the surviving spouse of a member of the military who was on active duty at the time of death? No Yes
 • If yes, include a copy of the permanent change-of-station orders



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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"/> Intent to Liquidate (must select an additional hardship reason listed below)	<ul style="list-style-type: none"> • Provide verification of hardship as stated below • AND a written letter of explanation, signed and dated
<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"> • Provide proof of expenses
<input type="checkbox"/> Divorce or legally documented Separation of Borrower/ Co-Borrower(s)	<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)



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2 Hardship Information Loan Account Number:

Type of Hardship (check all that apply)	You Are Required to Provide:
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower’s/Co-Borrower(s) place of employment	<ul style="list-style-type: none"> ▪ Insurance claim ▪ OR Federal Emergency Management Agency grant or Small Business Administration loan ▪ OR Proof of property or place of employment located in a federally declared disaster area, e.g., provide the property ZIP code or an official document of the business, such as letterhead or a paystub, showing the ZIP code of the affected location
<input type="checkbox"/> Distant employment transfer	<ul style="list-style-type: none"> ▪ Most recent paystub showing new location
<input type="checkbox"/> Business failure	<ul style="list-style-type: none"> ▪ Business federal tax return from the previous year, including all schedules ▪ OR Personal federal tax return from the previous year, including all schedules ▪ OR Proof of business failure supported by one of the following: <ul style="list-style-type: none"> - Bankruptcy filing for the business - OR Two most recent bank statements for the business account evidencing cessation of business activity — include all pages (front and back), even blank pages - OR Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other	<ul style="list-style-type: none"> ▪ Provide written letter of explanation signed and dated ▪ AND documentation verifying your stated hardship

Provide an explanation of your hardship (continue on a separate sheet of paper if necessary):



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3 Monthly Income Loan Account Number:

Enter all income for all Borrower(s) on the loan. For each income received, send the required documentation needed to verify the specific type of income. Refer to the "Required Documentation" for a list of all income document requirements. **If able to, PNC will use the specific type of documentation that you submit to evaluate all Loss Mitigation options that you may qualify for. It is important that you complete this section completely and accurately. Additional information may be requested if needed.**

Wage Income

Employee Name 1:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Contributor (name) _____			
Employer Name:				<ul style="list-style-type: none"> ▪ Are there months that you don't receive income (e.g., teacher pay or seasonal)? If yes, list number of months worked in a year: _____ ▪ List Hire Date: ____ / ____ / _____ ▪ If you earn commission or bonuses, how often do you earn this income? _____
Gross Wages	\$	Gross Wages pay frequency?	<input type="checkbox"/> Monthly	
Overtime	\$		<input type="checkbox"/> Semi-Monthly	
Tips	\$		<input type="checkbox"/> Bi-Weekly	
Commission	\$		<input type="checkbox"/> Weekly	
Bonus	\$		<input type="checkbox"/> Other _____	

Employee Name 2:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Contributor (name) _____			
Employer Name:				<ul style="list-style-type: none"> ▪ Are there months that you don't receive income (e.g., teacher pay or seasonal)? If yes, list number of months worked in a year: _____ ▪ List Hire Date: ____ / ____ / _____ ▪ If you earn commission or bonuses, how often do you earn this income? _____
Gross Wages	\$	Gross Wages pay frequency?	<input type="checkbox"/> Monthly	
Overtime	\$		<input type="checkbox"/> Semi-Monthly	
Tips	\$		<input type="checkbox"/> Bi-Weekly	
Commission	\$		<input type="checkbox"/> Weekly	
Bonus	\$		<input type="checkbox"/> Other _____	

Self-Employment/1099 Income — A Profit and Loss statement is required. Attached is a Profit and Loss Statement template. If you choose not to use the template attached, please provide a separate year-to-date Profit and Loss Statement that includes the business income and business expenses prepared by you or your accountant.

Business Owner 1:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Contributor (name) _____			
Business Name 1:	Gross Monthly Income:	\$	Business Start Date:	__ / __ / __

Business Owner 2:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Contributor (name) _____			
Business Name 2:	Gross Monthly Income:	\$	Business Start Date:	__ / __ / __

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3 Monthly Income Loan Account Number:

Rental or Boarder Income — If you have additional properties, please complete the Rental Income form attached.
 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.

Property Address: _____

Gross Monthly Rent 1: \$	Monthly Property Principal	\$	Tax:	\$	HOA:	\$
	Monthly Property Interest	\$	Insurance:	\$	Lease Start Date:	

Property Address: _____

Gross Monthly Rent 2: \$	Monthly Property Principal	\$	Tax:	\$	HOA:	\$
	Monthly Property Interest	\$	Insurance:	\$	Lease Start Date:	

Benefit Income — List all types of benefit income that you receive.

Beneficiary Name 1:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Contributor (name) _____					
Gross Monthly Benefit	\$	<input type="checkbox"/> Social Security <input type="checkbox"/> Retirement <input type="checkbox"/> Disability <input type="checkbox"/> Other			Is this Taxable or Non-Taxable Income? _____	
Beneficiary Name 2:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Contributor (name) _____					
Gross Monthly Benefit	\$	<input type="checkbox"/> Social Security <input type="checkbox"/> Retirement <input type="checkbox"/> Disability <input type="checkbox"/> Other			Is this Taxable or Non-Taxable Income? _____	
Beneficiary Name 3:	<input type="checkbox"/> Borrower <input type="checkbox"/> Co-Borrower <input type="checkbox"/> Contributor (name) _____					
Gross Monthly Benefit	\$	<input type="checkbox"/> Social Security <input type="checkbox"/> Retirement <input type="checkbox"/> Disability <input type="checkbox"/> Other			Is this Taxable or Non-Taxable Income? _____	

Child Support/Alimony Income — Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying the loan.

Beneficiary Name: _____ Borrower Co-Borrower Contributor (name) _____

Gross Monthly Income \$ _____

Other Income — List any other type of income that you currently receive that has not been disclosed above.

Name: _____ Borrower Co-Borrower Contributor (name) _____

Gross Monthly Income \$ _____ Other (please explain) _____



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4 Monthly Expenses Loan Account Number:

Enter all monthly expenses for all Borrower(s) on the loan.

Monthly Household Expenses/Debt	
First Mortgage Payment (Primary Residence)	\$
Second Mortgage Payment (Primary Residence)*	\$
Third Mortgage Payment (Primary Residence)*	\$
Mortgage Payments on other real estate owned and additional mortgages*	\$
Homeowner's Insurance Escrowed? If no, what is your monthly payment?*	\$
Property Taxes Escrowed? If no, what is your monthly payment?*	\$
HOA/Condo Fees	\$
Credit Cards/Installment Loan(s) (total minimum payment per month)	\$
Child Care	\$
Alimony Payment*	\$
Child Support Payment*	\$
Auto Expenses (e.g., fuel)	\$
Auto Insurance (for all vehicles)	\$
Life Insurance Premiums (if not withheld from pay)	\$
Health Insurance Premiums (if not withheld from pay)	\$
Medical (co-pays and monthly prescriptions)	\$
Food	\$
Water*	\$
Sewer*	\$
Trash*	\$
Gas*	\$
Electric*	\$

Telephone*	\$
Internet*	\$
Cable*	\$
Cell Phone*	\$
Student Loans	\$
Other* (Provide Explanation):	\$
Other* (Provide Explanation):	\$
Other* (Provide Explanation):	\$
Total Expenses/Debt	\$

Household Assets	
Checking Account(s)	\$
Savings/Money Market	\$
Certificates of Deposit (CDs)	\$
Stocks/Bonds (non-retirement)	\$
Other Cash on Hand	\$
Pension Funds	\$
401(k)	\$
Annuities	\$
IRAs	\$
Keogh Plans	\$
Other:	\$

*For any household expenses, provide supporting documentation, such as bills showing the monthly payment amount.

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5 Property Information Loan Account Number:

Property Information (This Property) Not Applicable for Junior Liens

- 1. Is this property subject to condominium or homeowner's association (HOA) fees? No Yes, monthly amount is: \$ _____
- 2. Does the mortgage payment include taxes and insurance? No Yes
 Annual Property Tax Amount: \$ _____ Annual Homeowner's Insurance Amount: \$ _____
- 3. Does the property have additional Home Loans (2nd Lien)? No Yes

2nd Home Loan on this Property Information	3rd Home Loan on this Property Information
Loan Number:	Loan Number:
Mortgage Servicer Name:	Mortgage Servicer Name:
Monthly Mortgage Payment: \$	Monthly Mortgage Payment: \$
Loan Balance: \$	Loan Balance: \$

Property Status (This Property)

- 1. Is the property listed for sale? No Yes, by owner Yes, with Listing Agent
 If you wish to assign an authorization to release information to your Listing Agent, please complete the Authorization to Release Information form and submit it with your application.
- 2. Have you received an offer on this property? No Yes, Offer Amount \$ _____
- 3. Is the property currently rented? No Yes, Gross Monthly Rent Amount \$ _____
 Terms of Lease/Occupancy: ____/____/____ to ____/____/____

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5 Property Information Loan Account Number:

Other Property Information

You must provide information about all properties that you or the Co-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.

Other Property Information 1

Property Address:		
Loan Number:	Monthly Mortgage Payment (Principal and Interest Only):	\$
Mortgage Servicer Name:	Monthly Tax:	\$
Property is: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant <input type="checkbox"/> A Second/Seasonal Home	Monthly Insurance:	\$
	Total Monthly Payment (Principal, Interest, Tax and Insurance)	\$
	Monthly Other (HOA, PMI, etc.):	\$
	Loan Balance:	\$

Other Property Information 2

Property Address:		
Loan Number:	Monthly Mortgage Payment (Principal and Interest Only):	\$
Mortgage Servicer Name:	Monthly Tax:	\$
Property is: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant <input type="checkbox"/> A Second/Seasonal Home	Monthly Insurance:	\$
	Total Monthly Payment (Principal, Interest, Tax and Insurance)	\$
	Monthly Other (HOA, PMI, etc.):	\$
	Loan Balance:	\$

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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.
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 your 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.
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 Signature

Date

Co-Borrower Signature

Date

Co-Borrower Signature

Date

Co-Borrower Signature

Date

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Required Documentation

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. PNC may request additional documentation to complete your evaluation.

Wage Earner	<p>One full month's worth of paystubs demonstrating 30 days of year-to-date income (e.g., if paid weekly, need four most recent paystubs)</p> <ul style="list-style-type: none"> • AND Three most recent bank statements (checking and savings) — include all pages (front and back), even blank pages • AND Two most recent W2s
Self-Employed/1099	<p>Personal federal tax returns completed and signed by each Borrower/Co-Borrower. Include all pages and all schedules</p> <ul style="list-style-type: none"> • AND Two most recent years of your Business federal tax return, including K1, if applicable, completed and signed by Borrower or Co-Borrower. Include all schedules • AND Either the most recent signed and dated quarterly or year-to-date Profit and Loss statement that reflects activity for the most recent twelve months • AND Three most recent bank statements for the business account — include all pages (front and back), even blank pages
Tips, commission, bonus, housing allowance or overtime	<p>Written description of the type of income and frequency of receipt of income signed and dated</p> <ul style="list-style-type: none"> • AND Third-party documentation describing income (e.g., employment contracts, tip income documents) • AND Three most recent bank statements — include all pages (front and back), even blank pages
Social Security, disability, death benefits, pension, public assistance or adoption assistance	<p>Benefit statement or award letter from provider showing amount and frequency of benefits (e.g., exhibits, disability policy)</p> <ul style="list-style-type: none"> • AND Receipt of payment (e.g., three most recent bank statements — include all pages [front and back], even blank pages or direct deposit advices)
Alimony, child support or separation maintenance payments	<p>Notice: Alimony, child support or separation maintenance income need not be disclosed if you do not choose to have it considered for repaying your mortgage debt.</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
Rental property income that is not your primary residence	<p>Most recent federal tax return with all schedules, including Schedule E</p> <ul style="list-style-type: none"> • AND if the rental income is not reported on Schedule E, current lease agreement with at least 3 months' bank statements showing deposits of rent checks — include all pages (front and back), even blank pages
Investment Income	<p>Two 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 two most recent bank statements showing deposit amounts — include all pages (front and back), even blank pages</p>
Information for Non-Borrower Contributing to Household Income	<ul style="list-style-type: none"> • Three most recent months of the Borrower's bank statements showing the non-Borrower's contribution being deposited regularly — include all pages (front and back), even blank pages • AND Signed and dated contribution letter from the non-Borrower indicating amount and frequency contributed to the household • AND Paystubs from non-Borrower showing at least 30 days of year-to-date earnings (e.g., if paid weekly, need four most recent paystubs) or other supporting income documentation • AND Proof that the non-Borrower lives in the subject property, such as driver's license or utility bill
Additional Information	<p>Provide documentation of any additional income you would like us to consider</p>
Power of Attorney	<p>If you have a Power of Attorney signing on your behalf, provide a copy of the Power of Attorney</p>

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Profit and Loss Statement (Template)

- List all income and expenses generated from your business
- If you are a 1099 employee, list all your income and expenses related to your current employment
- Must cover year-to-date earnings and expenses (e.g., January to October of current year)

Company Name: _____

For the period of ____/____/____ to ____/____/____

Income	Total Gross Income: \$
Expenses	
Advertising	\$
Bank Charges	\$
Depreciation	\$
Employee Wages	\$
Equipment Rental	\$
Insurance	\$
Interest	\$
Office Supplies	\$
Officer Salary	\$
Postage & Printing	\$
Repairs & Maintenance	\$
Telephone & Internet	\$
Training/Seminars	\$
Utilities	\$
Vehicle	\$
Other:	\$
Other:	\$
Other:	\$
Total Expenses	\$
Profit/Loss	\$
Prepared By: _____	
Signature: _____	Date: _____

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Rental Property Income Information

Complete this Rental Property Information section if you have additional rental properties other than the ones you listed on the Information section.

Additional Rental Property Or Boarder Income 1		Additional Rental Property Or Boarder Income 2	
Property Address:		Property Address:	
Monthly Gross Rental Income	\$	Monthly Gross Rental Income	\$
Principal & Interest Payment	\$	Principal & Interest Payment	\$
Tax Payments	\$	Tax Payments	\$
Insurance Payment	\$	Insurance Payment	\$
PMI Payment	\$	PMI Payment	\$
HOA	\$	HOA	\$
Lease Start Date:		Lease Start Date:	
Additional Rental Property Or Boarder Income 3		Additional Rental Property Or Boarder Income 4	
Property Address:		Property Address:	
Monthly Gross Rental Income	\$	Monthly Gross Rental Income	\$
Principal & Interest Payment	\$	Principal & Interest Payment	\$
Tax Payments	\$	Tax Payments	\$
Insurance Payment	\$	Insurance Payment	\$
PMI Payment	\$	PMI Payment	\$
HOA	\$	HOA	\$
Lease Start Date:		Lease Start Date:	

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PNC Borrower Assistance

Mortgage: 1-855-865-9119

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

Fax: 1-855-288-3974

Hours of Operation

Mon-Thur: 8am-9pm ET **Fri:** 8am-5pm ET **Sat:** 8am-2pm ET

pnc.com/homehq/assistance

Authorization to Release Information

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

I/We hereby authorize my Lender, 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:

Return this to PNC Bank





Please note these key items when completing IRS FORM 4506-T

IRS Form 4506-T is an essential document to complete. It must be filled out **COMPLETELY** and **CORRECTLY** or it will be rejected, delaying your ability to have your mortgage assistance request reviewed.

That's why we want to make sure that, in addition to filling out the entire form, you pay special attention to the following items:

Lines 1b & 2b:

Please make sure you fill out the Social Security number(s)/Individual Taxpayer Identification number(s), as applicable.

Line 5:

Fill in with PNC Bank, National Association; ATTN: Central Receipts; 3232 Newmark Dr; Miamisburg, OH 45342.

Line 6:

The most common tax form entered is 1040.

Line 6a:

Check this box so we may receive a transcript of your tax return(s).

Line 9:

Fill in the 4-digit year of the federal tax return(s).

Sign Here section:

Please make sure you sign and date the form.

Form 4506-T (July 2017) Department of the Treasury Internal Revenue Service		Request for Transcript of Tax Return		OMB No. 1545-1872
<p>Do not sign this form unless all applicable lines have been completed.</p> <p>Request may be rejected if the form is incomplete or illegible.</p> <p>For more information about Form 4506-T, visit www.irs.gov/form4506t.</p>		<p>Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at irs.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.</p>		
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)				
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.				
<p>Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.</p>				
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.				
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. Most requests will be processed within 10 business days <input type="checkbox"/>				
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. Most requests will be processed within 10 business days <input type="checkbox"/>				
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. Most requests will be processed within 10 business days <input type="checkbox"/>				
7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days <input type="checkbox"/>				
8 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 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days <input type="checkbox"/>				
<p>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.</p>				
9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. / / / / / / / / / / / / / / / /				
<p>Caution: Do not sign this form unless all applicable lines have been completed.</p>				
<p>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-T on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.</p>				
<input type="checkbox"/> 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-T. See instructions.			Phone number of taxpayer on line 1a or 2a	
Signature (see instructions) _____ Date _____				
Title (if line 1a above is a corporation, partnership, estate, or trust) _____				
Spouse's signature _____ Date _____				
<p>For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form 4506-T (Rev. 7-2017)</p>				

Also, you will need to include a copy of your completed and signed federal tax returns (and all schedules) from the most recent two years.



Return this to PNC Bank

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-T, visit www.irs.gov/form4506t.**

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

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)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. PNC Bank, National Association; ATTN: Central Receipts; 3232 Newmark Dr; Miamisburg, OH 45342	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

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. ▶ _____

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. Most requests will be processed within 10 business days

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. Most requests will be processed within 10 business days

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. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 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 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

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.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

| / / | / / | / / | / / |

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-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

<input type="checkbox"/> 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-T. See instructions.	Phone number of taxpayer on line 1a or 2a
▶ _____ Signature (see instructions)	_____ Date
Sign Here	
▶ _____ Title (if line 1a above is a corporation, partnership, estate, or trust)	_____ Date
▶ _____ Spouse's signature	_____ Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

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

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.


Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

 You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.;** **Preparing the form, 12 min.;** and **Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

FAX COVER SHEET

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 Application are completed and returned to PNC Bank:

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

Additional Supporting Documents

- IRS Form 4506-T
- Copy of your completed and signed federal tax returns (and all schedules) from the most recent two years
- Profit and Loss Statement Form
- Rental Form
- Write your Loan Account Number on **every page** of documentation that you send to PNC Bank