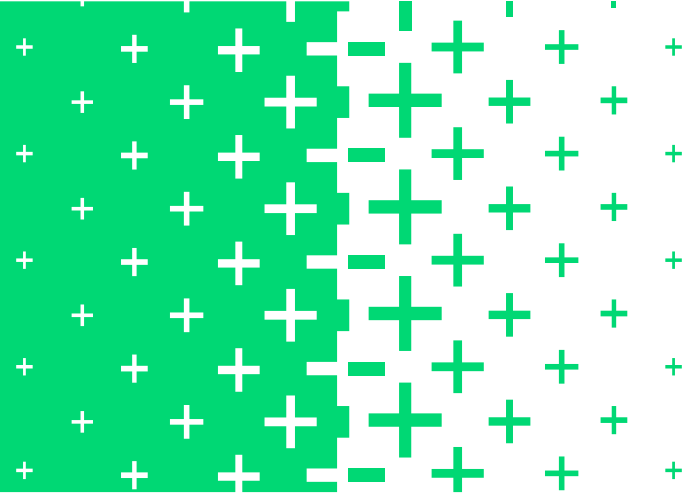


Required Workout Documentation

Homeowner Assistance Program



Use the chart below to determine which documents should be submitted to Enact for each workout option.

Document(s)	Repay/Forbearance	Payment Deferral	Modification	Short Sale/ Presale/ Pre-Settlement Sale	Deed-in-Lieu/ Mortgage Release	Discharged Chapter 7 Short Sale	Discharged Chapter 7 Deed-in-Lieu	Active Chapter 7 Short Sale	Active Chapter 7 Deed-in-Lieu
Repay/Forbearance Form or Terms of Plan	X								
Modification Form or Terms of Mod			X						
Payment Deferral Terms		X							
Financial Statement				X	X				
Hardship Letter				X	X				
Paystubs/Bank Statements (most recent 2 months)				X	X				
Tax Returns (most recent 2 years)				X	X				
Credit Report				X	X				
BPO (Interior) or Appraisal				X	X	X	X	X	X
Payoff Statement (good through closing date)				X	X	X	X	X	X
Sales Contract				X		X		X	
Copy of Listing Agreement					X		X		X
Trustee Signed Property Abandonment								X	X
Borrower Statement of Intention								X	X

How to Submit Workout Packages to Enact for Approval

Secure Submission Online: [Servicing.EnactMI.com](https://www.servicing.enactmi.com) (contact our ActionCenter® at 800-444-5664 for login credentials)

Fax: 800-944-3642

Email: HOA@EnactMI.com

Mail: Enact Homeowner Assistance Department
8325 Six Forks Road
Raleigh, NC 27615

