



300-C Outlet Pointe Blvd., Columbia, South Carolina 29210

Telephone: (803) 896-9521 | Email: MortgageServicing@schousing.com | Toll Free: (800) 476-0412 | TDD: (803) 896-8831

REQUEST FOR LOSS MITIGATION ASSISTANCE

Section 1: BORROWER INFORMATION

Loan Number:

Borrower:

Phone Number:

Email Address:

Co-Borrower:

Phone Type: ☐ Cell ☐ Home ☐ Work

Section 2: EMPLOYMENT STATUS

☐ Full- Time

☐ Part-Time

☐ Unemployed

☐ Active Duty Military

☐ Other:

If other, please explain: _____

Section 3: PROPERTY INFORMATION

Property Address:

Property Occupancy Status: ☐ Owner-Occupied ☐ Tenant-Occupied ☐ Vacant

Do you plan to keep the property? Yes No

Is the property for sale: ☐ Yes: Enter the listing date: _____ ☐ No

Is the property for rent: ☐ Yes ☐ No

Is the property in disrepair? (major mechanical: HVAC, foundation, sewer/plumbing, mold, roof, pest infestations)

☐ No ☐ Yes, please explain: _____

Section 4: ABILITY TO PAY MORTGAGE (choose only one option)

☐ **Option 1:** I have an unresolved financial hardship and cannot make on time monthly payments.

☐ **Option 2:** I am working. I can afford my monthly payments, I need additional time to pay current.

☐ **Option 3:** I am working. I can afford my monthly payments, but I cannot pay the past due payments.

☐ **Option 4:** I am working. I need help with my past due payments. I cannot afford the monthly payment without short-term assistance.

☐ **Option 5:** I have experienced a hardship that affects my ability to maintain the payments to keep the home.



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Section 5: TYPE OF HARDSHIP (check all that apply)

☐ **Unemployment**

☐ **Reduction of income:** a hardship that has caused a decrease in your income due to circumstances beyond your control (examples; elimination of overtime, reduction in regular hours, a reduction in base pay.)

☐ **Increase in housing related expenses:** a hardship that has caused an increase in housing expenses due to circumstances outside your control (examples: uninsured losses, increased property taxes, HOA special assessment)

☐ **Disaster (natural or man-made):** impacting your property or place of employment.

☐ **Long Term or Permanent Disability:** long term or permanent disability, or serious illness of a borrower or coborrower or dependent family member.

Section 5a: TYPE OF HARDSHIP SUPPORTING DOCUMENTATION REQUIRED

HARDSHIP	REQUIRED DOCUMENTATION
☐ Divorce or legal separation	Final divorce degree or final separation agreement OR recorded quit claim deed
☐ Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	Recorded quit claim deed OR legally binding agreement showing the non-occupying borrower or co-borrower has relinquished all rights to the property.
☐ Death of borrower OR death of primary or secondary wage earner	Death Certificate and Personal Representative Declaration from Probate, Obituary
☐ Active Duty service member employment transfer/relocation	For active duty service members: Permanent change of station (PC) orders or letter showing transfer
☐ Other hardship not listed above	Documentation is not required, unless needed to evidence ownership due to the hardship



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BORROWER ATTESTATIONS AND SIGNATURE

- ☐ I understand by completing this application for assistance, this is not a guarantee I will qualify for a loss mitigation option.
- ☐ I understand if I am eligible for a permanent loss mitigation option, I can only receive one (1) permanent loss option in a 24-month period.
- ☐ I am not aware of any legal or title issues that would impact a permanent loss mitigation option from being completed.
- ☐ I have included all supporting documentation for my hardship reason in Section 5a. if applicable.
- ☐ I understand SC Housing will update their records with my contact information provided on this form.
- ☐ I attest the information I submitted in this form is true and accurate.

PLEASE SIGN THIS DOCUMENT AND RETURN ALL PAGES TO OUR OFFICE

SIGNATURE: _____ DATE: _____

SIGNATURE: _____ DATE: _____

If you sign this document electronically, please include a copy of your driver's license with this form.

Methods to Return this form and supporting documentation:

- By Email: Lossmitigation@schousing.com, (no screenshots, email as PDF attachment, or take clear photos of all pages)
- By Fax: 803-896-8592
- By Mail: SC Housing Authority
Attn: Loss Mitigation
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