How to Request Mortgage Assistance

11/18/2026 9:07 am EST

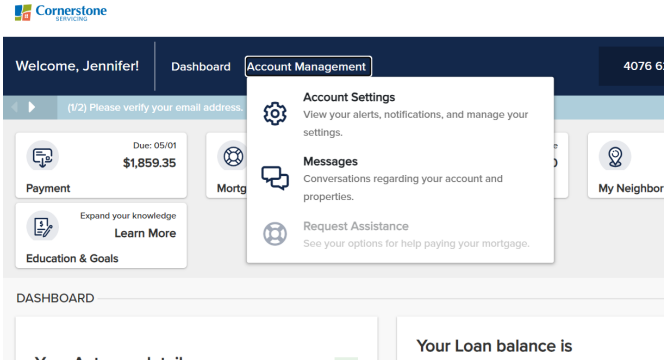
How can I apply for mortgage assistance?

You can log into our website or app to complete the application online or, if you prefer to submit your application by mail or email, please click the button above to download a PDF. The PDF will include instructions for completing and submitting the package. If you need help, please reach out to our Homeowner Assistance Team. We are eager to support you!

How can I apply online?

Here is a step-by-step overview of the process and what to expect:

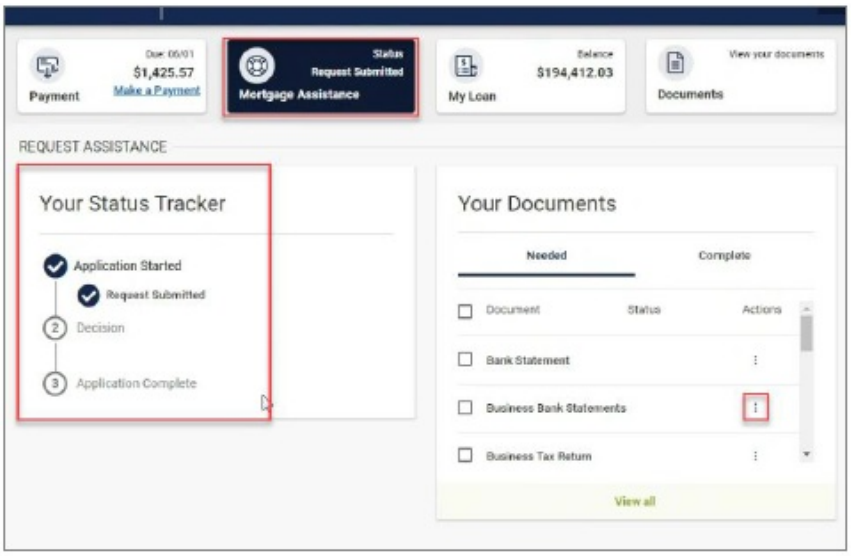
Step 1: Initiate your request for mortgage assistance.

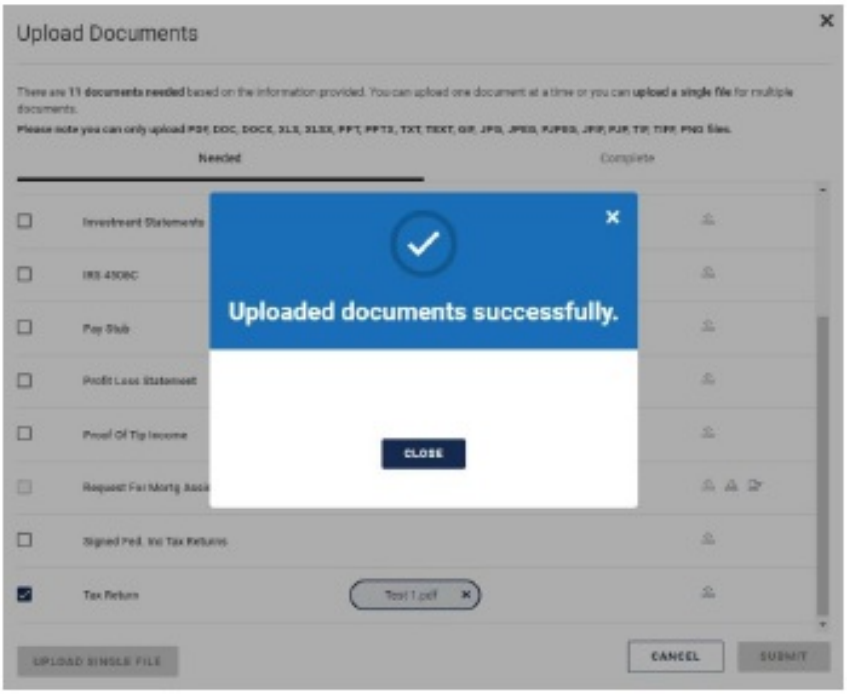


- Login to your account via our website or app.
- Go to the home page and click *Account Management*.
- Click Request Assistance to continue.
- The sidebar on the left shows the steps you will need to complete. You can use the sidebar to navigate between steps.
- Once you have completed each step, you submit the request.
- Once you have submitted your request, follow the prompts to review and submit your Mortgage Assistance request.
- The system will reflect the request that was submitted. In addition, as long as you have not opted out of email notifications from our website and app, an email confirmation will be sent to your preferred email address.

Step 2: Upload all required documents

- The Your Documents section will display the documents you need to provide as part of your application. Note: If you need a copy of IRS Form 4506 - IVES Request for Transcript of Tax Return, you may download a copy here: Form 4506.
- To upload a document, click the dots to the right of the document name and the option to upload will appear.
- Click Upload, find the document in the device you are using, and upload the document.
- Look for the system to indicate the document uploaded successfully.
- Once all required document is uploaded, the Your Documents section will reflect pending review.





Step 3: Decision

- Once your request is completed and all required documents are uploaded, Your Status Tracker will reflect Package Complete and Decision Pending.

Step 4: Trial Payment Plan

- If a trial payment plan is required, you will receive a letter detailing terms.
- As your trial payments are completed, this section will update to show payment status and upcoming payments due.
- Once the Trial Payment Plan is complete, Your Status Tracker will show Plan Monitoring is complete.
- Your Request for Mortgage Assistance status will move to Final Decision Pending.

Step 5: Final Decision

- Once *Your Status Tracker* moves to *Final Decision Pending*, you can expect to be notified of the decision and, if applicable, receive a final agreement for your signature at least 15 days prior to the effective date of your loan modification.

Step 6: Download/ eSign

- You have the option to download and review the documents if needed.
- Once you select eSign, you will view the screen with the electronic delivery consent.
- Click the checkbox showing “I have read and understood…” disclosure and, if you agree, choose I agree.

Note: In some cases, you may be prompted to contact our Homeowner Assistance Team for information or assistance. Please reach out to us via the information above – we are eager to serve you!