

Dear Mortgagor,

Enclosed you will find the application for a Department of Housing and Urban Development Loss Mitigation Program. All of the documents must be completed and returned. Please do not send original documents to us for review as copies are sufficient. Keep a copy of your application for your records. In addition to the enclosed documents, provide all of the following if applicable:

1. **A minimum of three (3) most recent, consecutive pay stubs**
2. **Award letters to verify other income such as disability, pension, food stamps, social security benefits, alimony or child support.**
3. **If currently unemployed: Send Unemployment Benefits award letter**
4. **Only if self-employed : Last two years' tax returns and last 3 months' profit and loss statements**

**Each of the enclosed forms must be signed and dated where indicated.
Incomplete packets cannot be reviewed.**

Should we have questions regarding the packet, we will first attempt to contact you by phone. Therefore, please provide two contact phone numbers so we can update our records. If you have questions, please feel free to contact our office during our regular business hours; 8:15am to 5:00pm CST, Monday-Friday, and ask to speak to a Loss Mitigation Specialist. Because we want to help you, we encourage you to return the completed documents to us as soon as possible. You may send the completed application packet to us via one of the following methods:

1. Fax to: 816-751-6917 Attention: Maddie
2. Email to: jbnlossmitigation@jbnutter.com
3. Mail to: James B. Nutter & Company 4153 Broadway Kansas City, MO 64111 Attention: Loss Mitigation/Maddie

In case you do not qualify for a program offered by James B. Nutter & Company, your local city, state, or county could offer other programs for which you may qualify. The link below provides a list of HUD approved counseling agencies in your area. Please explore this free service.

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Sincerely,
James B. Nutter & Company

Loss Mitigation
Enclosures