



Save the Dream Ohio

Foreclosure Prevention Effort

Client ID Number: 555555

Homeowner Contribution of Funds Form

Instructions: If you have missed mortgage payments and owe your mortgage lender **more than \$20,000**, please complete the form below and return to your housing counselor with your application package and supporting documents.

Counseling Agency: Ohio Housing Finance Agency

Date: 2/1/2013

Applicant Name: James Smith

Lender: Bank of America

Co-Applicant or Spouse Name: NA

Property Address: 1234 State Street, Cleveland, OH 42510

I understand that the amount of assistance necessary to reinstate my mortgage loan—and, if applicable, participate in other Save the Dream Ohio programs—exceeds the maximum benefit amount. I certify that I can contribute up to: \$2000.00

My signature below certifies that I will mail my homeowner contribution directly to OHA, LLC upon notification from OHFA's Consumer Advocacy team of the exact amount.

I understand that the source of my contribution may not be a repayable loan. The source of my contribution is:

- 401K Withdrawal
- Gift - Letter Attached
- Mortgage Payments Saved
- Other (explain in box)

I can withdraw funds my 401 K if need be.

I understand that Save the Dream Ohio will not schedule my closing until I pay my homeowner contribution to OHA, LLC. I will be notified by OHFA's Consumer Advocacy team of the exact amount I will need to contribute and the date that funds must be received by OHA, LLC. I further understand that any delay providing the funds or scheduling my closing could result in a larger contribution amount. I understand that Rescue Payment Assistance reinstatement amounts are provided to OHFA by my mortgage servicer, and may be different from reinstatement amounts provided directly to me by a representative of my mortgage servicer. Reinstatement amounts provided by a customer service representative or an attorney representing my mortgage servicer may not include all attorney fees or escrow shortages and may include late fees, which most mortgage servicers participating in Save the Dream Ohio waive. I understand that there could be unbilled attorney fees not included in my reinstatement amount. Save the Dream Ohio will cover these fees if there is remaining assistance available.

James Smith
Applicant Signature

2/1/2013
Date

Co-Applicant or Spouse Signature Date