
Borrower and non-borrower contributor acknowledgment form

Adding another's income to your review for FHA assistance

Use this form to acknowledge the terms to add a non-borrower contributor to your application for payment assistance. You as the borrower, any co-borrowers, and the non-borrower contributor must sign, date, and return this form within 30 days from today's date.

What you need to know

- A non-borrower contributor is a person who:
 - Currently lives with the customer (borrower) in the home as their primary residence.
 - Is listed as or will be added as an owner on title to the property.
 - Is not currently a borrower on the loan.
 - Has agreed to include their income in the review of the borrower's application for payment assistance.
- If we're able to approve your application for payment assistance, including the non-borrower contributor's income, the non-borrower contributor may be required to assume the loan. The type of assistance the loan is approved for will determine whether the non-borrower contributor will need to assume the loan, based on Federal Housing Administration (FHA) guidelines.
 - An assumption means that the non-borrower contributor will become a co-borrower. This means that they too will be responsible for repaying the loan. If the non-borrower contributor chooses not to apply to assume the loan, then their income won't be included in your application for payment assistance.
 - If the non-borrower contributor assumes the loan and any payments become past due, your and the non-borrower contributor's credit scores may be negatively impacted.
 - The application for payment assistance must be approved before the mortgage assumption application can begin.
 - Having the non-borrower contributor assume the loan will not release you of liability.
- If we approve the application for payment assistance, both you and the non-borrower contributor may be required to make trial payments.
- Important information if you move forward with this process: The letters that we send to you are also intended for the non-borrower contributor as a resident in the home. These letters may include requests for information and actions you'll need to take.

What you need to do

- If you decide to include the non-borrower contributor's income on your application for payment assistance and agree to the terms, then you as the borrower, any co-borrowers, and the non-borrower contributor as the assumer must sign and date this form.
- Please return the form to us within 30 days from today's date.

Borrower name

Non-borrower contributor name

Property address

Co-borrower name

Mortgage account number

Co-borrower name

Agreement

By signing below, we — the borrower, co-borrowers, and non-borrower contributor — agree to these terms as part of the request for an application for payment assistance and mortgage assumption. We understand and agree that:

- We will respond to all letters and requests.
- All applicants live in the home as our primary residence.
- The non-borrower contributor is an owner on the title to the property or will be added as an owner to the title to the property.
- The non-borrower contributor assuming the loan will not release any borrower from liability on the mortgage note.
- Wells Fargo may access the credit reports for all borrower, co-borrowers, and non-borrower contributor participating in the evaluation.
- Receiving payment assistance may impact my credit.
- Applying for payment assistance (such as for a loan modification) or to assume the loan does not guarantee approval.
- Wells Fargo must first approve the application for payment assistance and then evaluate the need for a mortgage assumption. If the mortgage assumption is not approved, then this payment assistance request will be canceled and other options may be available.

Borrower signature

Date

Co-borrower signature

Date

Co-borrower signature

Date

Non-borrower contributor signature

Date

Please submit this form to us in one of the following ways:

Mail: Wells Fargo Home Mortgage
MAC X9999-01N
PO Box 1629
Minneapolis, MN 55440-9790
Fax: 1-866-359-7363

Please keep a copy of this agreement with your records.