

# Lockwood & Gladstone, P.A.

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Dear Borrower:

In order to determine whether a request for some form of forbearance arrangement in connection with your loan may be granted and the terms of any approved forbearance plan, please provide the following information and documentation:

- a letter explaining the reason for the default
- a **certified** financial statement using the attached form, signed by the borrower(s)
- copies of pay stubs for all borrower(s) for two consecutive pay periods
- copies of the borrower(s) last two federal income tax returns with all schedules and W-2 forms
- copies of two months of consecutive statements for all accounts (checking, saving and investment) held by the borrower(s).

No forbearance proposal will be considered until all of the requested information is submitted by the borrower(s). All requested information should be returned directly to Lockwood & Gladstone, P.A.

Neither your receipt of this package nor the receipt of the documents requested above shall guarantee that your request for a forbearance plan will be granted. The lender/servicer reserves the right to review the materials submitted and determine whether any request will be approved or denied. Any misrepresentation or misstatement made in connection with the request for a forbearance plan will be cause for the immediate rejection of the request.

You are strongly encouraged to obtain legal representation with regard to the status of your loan and your request for approval of a forbearance plan. If you decline to seek the advice of counsel, you do so at your own risk.

Sincerely,

