

INFORMATION FOR NEW HAMPSHIRE HOUSING CUSTOMERS WITH LOANS SERVICED BY DOVENMUEHLE (DMI)

To reach your loan servicer, Dovenmuehle (DMI), we recommend you use the following method to report a hardship due to COVID-19.

Request forbearance assistance:

- 1. Visit the Loans Solution Center
- 2. Login to your account with your username and password *Please note: If you do not have an account, you must register as a new user.*
- 3. Have your 10-digit loan number available as you will need this to complete any requests through the site or by phone

View the portal guide below to help you through the process. If you need to reach out to Dovenmuehle by phone, call 866-397-5370. Please be prepared for long wait times.

Additional Resources

Financial Protection Bureau (CFPB)

- <u>CARES Act Mortgage Forbearance: What You Need to Know Video</u>
- Mortgage and Housing Assistance website

Portal Guide

Account Home	
👍 If you are impacted by COVID-19 (novel coronavirus), please click here for additional information.	
(A) If you are impacted by COVID-19 (novel coronavirus), please <u>click here</u> for additional information.	
Sea Information	[≠] Alerts
If you have recently made a payment your account may not be updated. Applied payments can take a few days to appear on this website.	You do not have any alerts.
Loan Number: 0998877665 (Recent Activity)	i want to
Property Address: 124 Flowerfield Lake Zurich, IL 60047	Request assistance with my mortgage Upload a document to my servicer
Next Payment Due Date: 12/1/2019	Change the email/phone number on my account
Next Payment Amount Due: \$1,000.00	Change my password
Last Payment Received Date: 11/1/2019	Add another account to my profile
Principal Balance: \$155,000.00	Change my notification preferences
Servicer Information	
Servicer Name: Dovenmuehle Mortgage	
Servicer Address: 1 Corporate Drive	
Ste 360	
Lake Zurich, IL 60047 Phone Number: 866-397-5370	
Relationship Manager Name:	
Phone Number:	
Fax Number:	
	😰 Hello <u>Mary Smith</u> Logo
ount Home Assistance Center Document Center Know The Facts	
Assistance Center	
🕡 Homeowner Assistance Options	
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Whether you're looking for a way to make your payments easier each month or you've already fallen behind, you have options.	
We will ask you a series of questions about your current situation and others who contribute to the household income and expenses. After the questions have been answered, you will be provided with a list of supporting documentation that you may the best course of action for your situation.	y be required to provide. Once all of the documentation has been provided, we can then determine
You should be aware of the following in regards to your account:	
tous should be aware of the following in regards to your account. No active requests for assistance were found. There are currently no active alerts or warnings.	
If you are ready to begin, please click the Lets Get Started button to officially begin the process.	
Lets Get Started!	

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stance Center	
Step 1: Reason(s) for Hardship	🛈 Step 1: Reason for Hardship
Step 2: Property Information	Special Circumstances:
Step 3: Borrower Information	COVID-19 (novel coronavirus)
Step 4: Contributor Information	Hardship reason: (Select all reasons that apply)
Step 5: Streamline Check	
Summary and Finish	 Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control Increase in Housing Expenses: an increase in your housing expenses due to circumstances outside your control
	Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar lawful domestic partnership
	\square Death of a borrower or death of either the primary or secondary wage earner in the household
	Long-term or permanent disability; Serious illness of a borrower/co- borrower or dependent family member
	\square Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment
	Distant employment transfer / Relocation (For active duty service members)
	Distant employment transfer / Relocation (For employment transfers/new employment)
	Business Failure
	Other: a hardship that is not covered above
	Save and Continue

Step 1: Reason(s) for Hardship	Step 2: Property Information
Step 2: Property Information	I/We intend to keep the property
Step 3: Borrower Information	The property is currently my/our primary residence 🗸
Step 4: Contributor Information	The property is currently renter occupied 🗸
Step 5: Streamline Check	Is the property listed for sale?
Summary and Finish	⊖Yes [●] No
	Does the property have any HOA fees associated with it? ○ Yes ● No
	Are all property taxes currently paid as part of the monthly mortgage payment? \odot Yes \bigcirc No
	Are all forms of property insurance currently paid as a part of the monthly mortgage payment \odot Yes \bigcirc No
	Is the property located in a flood zone? O Yes

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Document Center Know The Fact

A	ssistance Center	
	Step 1: Reason(s) for Hardship	🛈 Step 3: Borrower Information - Borrower Names
	Step 2: Property Information	Please list out all borrowers that are associated with the property.
	Step 3: Borrower Information	To add a borrower, please enter their first and last name in the boxes below and click the add button. You should see their name appear in the list below.
	Borrower Names	To remove a borrower you can click the 'trash can' icon next to their name. If a borrower does not have a 'trash can' icon next to their name, you must contact your servicer if you believe they should be removed.
	Employment and Income	Note: A borrower is someone who signed the initial mortgage loan and is financially responsible for the property. A borrower should only be added if the following conditions are met:
	Step 4: Contributor Information	Borrower does not show on the screen and Borrower is present on the Mortgage Note
	Step 5: Streamline Check	
	Summary and Finish	Add Borrower
		First Name: Last Name: Add Borrower
		Current borrowers that are associated with the loan are as follows: LUCKY ONAIWU
		Save and Continue

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Step 1:	: Reason(s) for Hardship	Step 3: Borrower Inform	ation - Employment and Income
Step 2:	Property Information		
		Information for LUCKY ONAIWU	
Step 3:	Borrower Information		
Borr	rower Names	Is this borrower deceased? ○ Yes ● No	
		O TES IND	
Emp	oloyment and Income	Please select all types of employ	ment that apply:
Step 4:	: Contributor Information	Employed	
		Self Employed	
Step 5:	: Streamline Check	✓ Unemployed	
Summa	ary and Finish	Other	
		Please select all forms of income	that apply:
		Employment Income	Disability
		Self-Employment Income	
		Unemployment Income	Housing Allowance
		Overtime	Alimony/Separate Maintenance Income/Child Support*
		Tips/Comission/Bonuses	Foster Care/Adoption Assistance
			E D Public Assistance (Food Stamps/Welfare)
		Social Security/SSDI	□ VA Benefits
		Rental Income	
		Boarder Income**	None
		Investment/Trust/Annuity	
			arate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.
		** A boarder is a non-Borrower	who currently lives in the Borrower's Primary Residence - not in a rental unit - in exchange for regular, timely rent payments. An example of Boarder income would be a roommate paying money to the Borrower for living in a room of the Borrower's Primary Residence.

Save and Continue

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Account Home		Document Center Know The Facts
Assistance Ce	enter	
Step 1: Reason((s) for Hardship	🚯 Step 4: Contributor Information - Contributor Names
Step 2: Property	y Information	Please list out all contributors that are associated with the property.
Step 3: Borrowe	er Information	To add a contributor, please enter their first and last name in the boxes below and click the add button. You should see their name appear in the list below.
Step 4: Contribu	outor Information	To remove a contributor you can click the 'trash can' icon next to their name.
Contributor M	Names	Note: A contributor is a non-borrower who routinely and voluntarily contributes to the household or mortgage loan payment. Some examples of contributors are a relative, spouse, domestic partner, or fiancé/fiancée whose income has been, reasonably can continue to be, relied upon to support the household or mortgage loan payment. Some examples of contributors are a relative, spouse, domestic partner, or fiancé/fiancée whose income has been, reasonably can continue to be, relied upon to support the household or mortgage loan payment.
Employment	t and Income	
Step 5: Streamli	line Check	Add Contributor
Summary and F	Finish	First Name:
		Last Name:
		Add Contributor
		Current contributors that are associated with the loan are as follows:
		You currently do not have any contributors associated with this loan.
		Save and Continue
		You currently do not have any contributors associated with this loan.

Account Home Assistance Cente	r Document Center Know The Facts
Assistance Center	
Step 1: Reason(s) for Hardship	🕕 Step 5: Streamline Check
Step 2: Property Information	X Your account has been found ineligible for the Streamline Documentation option. There may be other options available to assist you.
Step 3: Borrower Information	Streamline documentation is offered by some investors and allows your servicer the ability to perform a preliminary evaluation of liquidation options without requiring a financial analysis and supporting documentation, (supporting documentation includes, but is not limited to: proof of income/ expenses,
Step 4: Contributor Information	hardship documentation). At minimum the following conditions must be met:
Step 5: Streamline Check	Package Type selected is liquidation The investor associated to your loan is Fannie Mae (FNMA), Freddie Mac (FHLMC), or FHA
Summary and Finish	We are sorry but your loan does not meet this criteria. Please click Save and Continue to proceed.
	Save and Continue
	Account Home Assistance Center Document Center Know The Facts Profile Logout

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bmit Request for Assista	nce
Step 1: Reason(s) for Hardship	🛈 Summary and Finish
Step 2: Property Information	Please review the answers to all of your questions below. If any of the answers are not correct, please press the edit button which will take you back to the question so you can answer it properly.
Step 3: Borrower Information	
Step 4: Contributor Information	Step 1: Reason(s) for Hardship
Step 5: Streamline Check	Unemployment
Summary and Finish	Edit Reason(s) for Hardship
	I/We intend to keep the property.
	The property is currently my/our primary residence. The property is currently renter occupied.
	Is the property is called in sale? No
	Does the property have any HOA fees associated with it? No
	Are all property taxes currently paid as part of the monthly mortgage payment? Yes
	Are all forms of property insurance currently paid as a part of the monthly mortgage payment? Yes
	Is the property located in a flood zone? No
	Edit Property Information
	- Step 3: Borrower Information
	LUCKY ONAIWU
	Is this borrower deceased? No
	Employment Type(s): Unemployed
	IncomeType(s): Unemployment Income
	Edit Borrower Information

LUCK	ONAIWU
ls	his borrower deceased? No
Er	ployment Type(s): Unemployed
	IncomeType(s): Unemployment Income
Edit	Somower Information
Step 4	Contributor Information
Contr	butors were not entered for this loan.
Edit	Contributor Information
Step 5	Streamline Check
You v	Il not be evaluated immediately for streamline documentation, however your servicer may still choose to do so later in the process.
Edit	Streamline Check
LAIM	R
licking	he Save and Continue button below, you are agreeing that the answers you have provided are accurate to the best of your knowledge and that you have not knowingly provided any false information that would alter the outcome of your request for assistance.

Account Home	Assistance Center Document Center Know The Facts
Submit Re	equest for Assistance
🗸 You h	ave submitted your Request for Assistance!
Thank you	for submitting your request for assistance. This portion of the process has been completed, but you might still have some things that you need to do.
At this time	e you may be able to review your requirements list and begin to upload documents to be processed. If you would like to do so, please click the Go to Requirements List button below, otherwise you can choose from the menu above where you would like to proceed.
If there are	no requirements in the list, your servicer will first review your options and you may need to provide requirements in the future.
Go to R	equirements List

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Center
rently have an active Request for Assistance!
u seeing this message?
der review for Streamline Documentation or Workout Decision, this may be the reason why. Your servicer is reviewing your options and you may need to provide requirements in the future.
be other reasons why you are receiving this message as well. Please contact your Customer Service Representative if you believe you are receiving this message in error or for more clarification.