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)

- CARES Act Mortgage Forbearance: What You Need to Know Video
- Mortgage and Housing Assistance website
Portal Guide

Account Home

If you are impacted by COVID-19 (novel coronavirus), please click here for additional information.

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Loan Information

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.

Loan Number: 099877665
Property Address: 124 Maplefield
Lake Zurich, IL 60047
Next Payment Due Date: 12/1/2013
Next Payment Amount Due: $1,000.00
Last Payment Received Date: 12/1/2013
Principal Balance: $133,000.00

Servicer Information

Servicer Name: Dowonnable Mortgage
Servicer Address: 1 Corporate Drive
Ste 360
Lake Zurich, IL 60047
Phone Number: 888-397-5370

Alerts

You do not have any alerts.

I want to...

Request assistance with my mortgage
Upload a document to my servicer
Change the email/phone number on my account
Change my password
Add another account to my profile
Change my notification preferences

Assistance Center

Homeowner Assistance Options

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 be required to provide. Once all of the documentation has been provided, we can then determine the best course of action for your situation.

You should be aware of the following in regards to your account:

No active requests for assistance have been found. There are currently no active alerts or warnings.

If you’re ready to begin, please click the let’s get started button to officially begin the process.

Let’s Get Started
**Step 1: Reason for Hardship**

Special Circumstances:

- COVID-19 (novel coronavirus)

Hardship reason: (Select all reasons that apply)

- [ ] Unemployment
- [ ] 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
- [ ] 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
- [ ] 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
### Assistance Center

<table>
<thead>
<tr>
<th>Step 1: Reason(s) for Hardship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2: Property Information</td>
</tr>
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<td>Step 3: Borrower Information</td>
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<td>Step 4: Contributor Information</td>
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<td>Step 5: Streamline Check</td>
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<tr>
<td>Summary and Finish</td>
</tr>
</tbody>
</table>

#### Step 2: Property Information

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>I/We intend to keep the property</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The property is currently my/our primary residence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The property is currently renter occupied</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is the property listed for sale?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does the property have any HOA fees associated with it?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are all property taxes currently paid as part of the monthly mortgage payment?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are all forms of property insurance currently paid as a part of the monthly mortgage payment?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is the property located in a flood zone?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Save and Continue]
**Step 3: Borrower Information - Borrower Names**

Please list out all borrowers that are associated with the property.

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.

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.

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:

- Borrower does not show on the screen and
- Borrower is present on the Mortgage Note

**Add Borrower**

First Name: 
Last Name: 

Add Borrower

Current borrowers that are associated with the loan are as follows:

LUCKY ONANAWU
## Step 3: Borrower Information - Employment and Income

### Information for LUCY OGUI

**Is the borrower deceased?**
- [ ] Yes
- [x] No

Please select all types of employment that apply:
- [ ] Employer
- [ ] Self Employed
- [ ] Unemployed
- [x] Other

Please select all forms of income that apply:
- [ ] Employment Income
- [ ] Disability
- [ ] Self-Employment Income
- [ ] Death Benefits
- [ ] Unemployment Income
- [ ] Housing Allowance
- [ ] Alimony/Seperate Maintenance Income/Child Support
- [ ] Pensions/Retirement Income
- [ ] Public Assistance (Food Stamps/Welfare)
- [ ] VA Benefits
- [ ] Unemployment
- [ ] Other
- [ ] Social Security
- [ ] Rental Income
- [ ] Other
- [x] Non
- [ ] Investment/Trust/Annuity

* Allimony, child support, or separate 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/units - 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.
Step 4: Contributor Information - Contributor Names

Please list out all contributors that are associated with the property.

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.

To remove a contributor you can click the trash can icon next to their name.

Note: A contributor is 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.

Add Contributor

First Name
Last Name
Add Contributor

Current contributions that are associated with the loan are as follows:

You currently do not have any contributors associated with this loan.

Save and Continue

Step 5: Streamline Check

Your account has been found ineligible for the Streamline Documentation option. There may be other options available to assist you.

Streamline documentation is offered by some investors and allows your servicer the ability to perform a preliminary evaluation of qualification options without requiring a financial analysis and supporting documentation. Supporting documentation includes, but is not limited to: proof of income/expenses, hardship documentation; at minimum the following conditions must be met:

Package Type selected is Qualification

The investor associated is your loan's Fannie Mae (FMA), Freddie Mac (Freddie), or FHA.

We are sorry but your loan does not meet this criteria. Please click Save and Continue to proceed.

Save and Continue
Submit Request for Assistance

Summary and Finish

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 1: Reason(s) for Hardship

Unemployment

Step 2: Property Information

We intend to keep the property.
The property is currently my primary residence.
The property is currently renter occupied.
Is the property listed for 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 part of the monthly mortgage payment? Yes
Is the property located in an area of Federal disaster assistance? No

Step 3: Borrower Information

LUCKY ONAWAN

Is this borrower deceased? No
Employment Type(s): Unemployed
Income Type(s): Unemployment Income
--- Step 3: Borrower Information ---

LUCY OMAHUI

Is the borrower deceased? No
Employment Type(s): Unemployed
Income Type(s): Unemployment Income

Edit Borrower Information

--- Step 4: Contributor Information ---

Contributors were not entered for this loan.

Edit Contributor Information

--- Step 5: Streamline Check ---

You will not be evaluated immediately for streamline documentation, however your servicer may still choose to do so later in the process.

Edit Streamline Check

DISCLAIMER

By clicking the 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.

Save and Continue

--- Submit Request for Assistance ---

✓ You have 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 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 Requirements List

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You currently have an active Request for Assistance!

⚠️ Currently there are no requirements available through the Assistance Center.

Why are you seeing this message?

If you’re under 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.

There may 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.