

Sandy-Impacted Forbearance Certification
Sample Application

Homeowner's Information – You should enter your name exactly as it appears on your mortgage documents.

1. *Salutation*
2. *First Name*
3. *Middle Name* – Optional. Include on the application only if there is a middle name or initial on your mortgage documents.
4. *Last Name*
5. *Name Suffix* – Optional. Include on the application only if it appears on your mortgage documents.
6. *Best Daytime Number* – Provide the best number to reach you between 9 a.m. and 5 p.m.

Address of Primary Residence Impacted by Superstorm Sandy – You should enter your address as it appears on your mortgage documents.

1. *Address Line 1*
2. *Address Line 2* – Optional. Please leave this field blank if it does not apply.
3. *Address Line 3* – Optional. Please leave this field blank if it does not apply.
4. *City/Town*
5. *State* – Will automatically be New Jersey.
6. *Zip* – Can be five or nine digits.

Mailing Address if Different from Address Above – If you have a mailing address that is different from the address of your primary residence as it appears on your mortgage documents, please enter it below. If you do not have a different mailing address, please leave these fields blank. For this address, you will be able to enter a state other than New Jersey.

Mortgage Information – This information is for the outstanding mortgage on your primary residence that was damaged by Superstorm Sandy.

1. *Do you currently have an outstanding mortgage?* – Required. If you do not have an outstanding mortgage on your primary residence that was impacted by Superstorm Sandy, you are not eligible for certification.
2. *Name of mortgage servicer* – This is the name of the entity that appears on your most recent mortgage documents. This is the entity to which you send your payments.
3. *Address of mortgage servicer*
4. *Phone number of mortgage servicer*
5. *What is your loan number?* This number would be on documentation from the entity named above. It may be called a mortgage ID.

Foreclosure Information

1. *Are you a party to a foreclosure action on your primary residence impacted by Superstorm Sandy?*
2. *If yes, what is your docket number?* A typical foreclosure docket number will begin with the letter F, followed by six numbers, and end with the last two digits of the year the matter was filed. For example: F-000123-17.

Occupancy Information – One of the eligibility criteria is that your primary residence sustained damage due to Superstorm Sandy and that additional construction or elevation work is required as a result of that damage. In this section, your response of yes or no will lead to additional questions, depending on how you respond.

1. *Was your primary residence damaged as a result of Superstorm Sandy? If you answer NO, you will not need to provide any additional information or answer additional questions on this subject.*
2. *(If you answer YES to question 1) Are you currently living in your primary residence that was damaged by Superstorm Sandy? Answering either YES or NO will require you to answer additional questions.*
3. *(If you answer NO to question 2) If you are not living in your primary residence, are you UNABLE to begin or continue construction or elevation work on your primary residence necessitated by damage resulting from Superstorm Sandy without the receipt of mortgage forbearance? You will simply answer YES or NO – no additional questions will follow.*
4. *(If you answer YES to question 2) If you are currently living in your primary residence, are you UNABLE to begin or continue construction or elevation work on your primary residence necessitated by damage resulting from Superstorm Sandy without the receipt of mortgage forbearance? If you answer NO to this question, you will not be asked any additional questions on this matter.*
5. *(If you answer YES to question 4) If you have been issued a Certificate of Occupancy or Temporary Certificate of Occupancy to reoccupy your primary residence, and such document includes evidence that additional construction or elevation work must be completed, please upload it at the bottom of this form. If you do not have one of these documents, please upload other evidence of remaining construction or elevation work on your primary residence – this may include, but is not limited to, a contract or permits for work not yet completed. In addition to any documents you upload or mail in, you may also enter a description of your circumstances in the text box at the bottom of this application. Please note that DCA will verify the accuracy of the information you submit. See the bottom of the application for additional instructions.*

Assistance Received – To be eligible for certification, you must have received rental assistance from FEMA as a result of Superstorm Sandy or have been approved for assistance through the RREM or LMI programs.

- 1. Were you approved for assistance through the RREM Program?*
- 2. Were you approved for assistance through the LMI Program?*
- 3. Have you received rental assistance through FEMA as a result of damage to your primary residence impacted by Superstorm Sandy?*

Comment Text Box – Use this space to provide any additional relevant information regarding your circumstances, particularly if you need to prove that construction or elevation work on your primary home is still required. Additionally, if your mortgage is under a different name than your assistance through RREM, LMI, or FEMA, please tell us about it here.

Attestations – Before you can submit your application, you will need to check each of the attestations at the bottom of the page. Please read each one carefully before you check it and before you provide your electronic signature. You will not be able to submit your application without these verifications, although you can save it and return later. If you require interpretation or are unsure if you should check any of the boxes based on your personal circumstances, you may wish to seek legal advice.

- 1. I attest, under penalty of law, and to the best of my knowledge, that without the receipt at this time of mortgage forbearance, I will be unable to complete construction or elevation work on my primary residence, that remains as a result of damage sustained in Superstorm Sandy.*
- 2. I attest under penalty of law, and to the best of my knowledge, that mortgage forbearance will enable me to commence or to continue construction or elevation work on my primary residence, resulting from damage sustained in Superstorm Sandy.*
- 3. I attest, under penalty of law, and to the best of my knowledge, that I will use the mortgage forbearance period, and the suspended mortgage and interest*

payment amounts, to fund construction or elevation work on my primary residence that currently remains as a result of damage sustained in Superstorm Sandy. These amounts will be used for this purpose until the earlier of the completion of the construction or elevation work, or the end of the mortgage forbearance period.

4. *I attest, under penalty of law, and to the best of my knowledge, as to the accuracy of all of the information submitted by me to the Department of Community Affairs in support of my application for issuance of a Certification of Eligibility for Mortgage Forbearance.*
5. *I attest, under penalty of law, and to the best of my knowledge, that I understand and accept that the Department of Community Affairs may, as part of its review process for my application for issuance of a Certification of Eligibility for Mortgage Forbearance, take those steps it deems necessary in order to verify the accuracy of the information I submit in support of that application. I further agree to fully cooperate with any such verification process, as may be requested by the Department.*
6. *I attest, under penalty of law, and to the best of my knowledge, that I understand and accept that the Department of Community Affairs may, in the event that I am issued a Certification of Eligibility for Mortgage Forbearance, require subsequent verification of my compliance with the requirement that I utilize the suspended mortgage and interest payment amounts to fund construction or elevation work on my primary residence, as a result of damage sustained in Superstorm Sandy. I further agree to fully cooperate with any such verification process, as may be requested by the Department.*

Electronic Signature – You will be asked to enter your full name as an electronic “signature” agreeing to the attestations you selected.

Upload – This is where you will upload your most recent mortgage document. This is a document that has been issued by your mortgage servicer and includes your loan number, the address of your primary residence, and the outstanding mortgage balance. Depending on your mortgage servicer, this document may be a monthly or quarterly mortgage statement, a mortgage payment coupon, or a similar document.

If you need to submit additional documentation to prove that your primary home still requires construction or elevation work to begin or continue, you can also upload those documents here.

If you are unable to upload these documents, you may mail them to the address below. Please note that your application is not considered to be “submitted” until all documents have been received.

Department of Community Affairs
ATTN: Forbearance Documents
P.O. Box 800
Trenton, NJ 08625

Save/Submit – If you are not ready to submit, you can save your progress and return later.