

Loan number: _____

Loan Assistance Application

If you are having difficulties making your Figure Personal Loan payment, please complete and submit this application, along with the required documentation, to Figure Lending LLC via email at myaccount@figure.com. We will contact you within five (5) business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact Figure Lending LLC at 888-527-1950.

Borrower Information

Borrower name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Alternate phone number: _____ ☐ Cell ☐ Home ☐ Work ☐ Other

Is the borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? ☐ Yes ☐ No

Hardship Information

The hardship causing payment challenges began on approximately _____(date) and is believed to be:

- ☐ Short-term (up to 30 days)
- ☐ Long-term or permanent (greater than 30 days)
- ☐ Resolved (If hardship is resolved and no longer exists, please provide date of resolution) _____

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)

- | |
|---|
| <input type="checkbox"/> Unemployment |
| <input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay) |
| <input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment) |
| <input type="checkbox"/> Disaster (natural or man-made) impacting the Borrower |
| <input type="checkbox"/> Impact of COVID-19 |
| <input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member |

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<input type="checkbox"/> Divorce or legal separation
<input type="checkbox"/> Death of borrower or death of either the primary or secondary wage earner
<input type="checkbox"/> Distant employment transfer/relocation
<input type="checkbox"/> Other – hardship that is not covered above: _____ _____ _____

Repayment Assistance Options

Please select which repayment plan(s) you are applying for, based on your individual circumstances and the estimated length of your hardship:

- ☐ **Short-Term Repayment Plan:** Borrower is allowed to repay the total amount past due over a period not to exceed six (6) months, in addition to the regular monthly payment due, without any negative reporting to the credit bureaus. As a result, the borrower's monthly payment due will temporarily increase based on how many months are selected. After the past due amount has been paid in full, the monthly payment amount will return to its pre-plan amount.

- Borrower can be no more than 119 days past due at the time of loan assistance application
- Borrower's loan term will not be extended
- Figure will report the loan as "Current" to the credit bureaus for the duration of the repayment plan as long
- as the borrower is current on the repayment plan payments
- This option is best suited for borrowers whose hardships are now resolved (borrower fell delinquent but is now able to resume regular monthly payments), as opposed to those who are experiencing an ongoing hardship

➤ If selecting this option, please specify the number of months (up to 6) you want to repay the past due amounts: _____

- ☐ **Skip-a-Payment:** Borrower is relieved from making one (1) regular monthly payment without any negative reporting to the credit bureaus.

- Borrower can be no more than 30 days past due at the time of loan assistance application
- The skipped payment will be deferred to the end of the loan term
- Figure will report the loan as "Current" to the credit bureaus for the month approved
- This option is best suited for those who are experiencing short-term hardships or for those whose hardships have already been resolved

- ☐ **Hardship Forbearance:** Borrower is relieved from making regular monthly payments for the agreed period (up to three months at a time) without any negative reporting to the credit bureaus.

- Borrower can be no more than 119 days past due at the time of loan assistance application

FIGURE

- ☐ Borrower will be required to repay the amounts included in the forbearance via one of the available options (including full reinstatement, short-term repayment plan, or **full** payment deferral) at the end of the forbearance period
- Figure will report the loan as “Current” to the credit bureaus for the duration of the forbearance period
 - This option is best suited for those who are experiencing a hardship that is expected to last longer than 30 days
- If selecting this option, please specify the number of months (up to 3) you want to be included in the forbearance period:

Borrower Certification and Agreement

I certify and acknowledge that all of the information in this Loan Assistance Application is truthful, and the hardship I identified contributed to my need for payment relief. Knowingly submitting false information may violate Federal and other applicable law.

I agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third-party communications.

I consent to the disclosure by my servicer, authorized third party, or any investor/guarantor of my loan(s), of any personal information collected during the loan assistance process and of any information about any relief I receive, to any third party that deals with my loan(s), any investor, insurer, guarantor, or servicer of my loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.

I agree that the terms of this borrower certification and agreement will apply to any forbearance plan or other form of loss mitigation that I may be offered based on this application. If I receive an offer for a modification trial period plan or repayment plan, I agree that my first timely payment under the plan will serve as acceptance of the plan.

I consent to being contacted concerning this application for loan assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or any other authorized third parties

Borrower signature: _____ Date: _____

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We will use the information you provided to help us identify the assistance you may be eligible to receive.