



# Mortgage Assistance Program (MAP) Exception, Hardship, and Eligibility Review Request

## Purpose

This form shall be used by any Applicant or Borrower requesting an exception, hardship determination, or eligibility review under the Eagle Mountain Mortgage Assistance Program (MAP).

The Mortgage Assistance Program is governed by adopted policies intended to ensure consistent, equitable, and legally compliant administration of public funds. Exceptions to program requirements are rare and discretionary and may only be granted when unusual or extraordinary circumstances exist and when doing so is consistent with the purpose of the program.

*Submission of this request does not guarantee approval.*

## APPLICANT INFORMATION

Applicant Name: \_\_\_\_\_

Co-Applicant Name (if applicable): \_\_\_\_\_

Property Address (if applicable): \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

MAP Loan Amount (if applicable): \_\_\_\_\_

MAP Closing Date (if applicable): \_\_\_\_\_

Application ID (if applicable): \_\_\_\_\_





## REQUIRED SUPPORTING DOCUMENTATION

Applicants must submit documentation verifying the circumstances described in this request.

Examples of acceptable documentation may include:

- Employer verification or termination notice
- Medical documentation
- Disability determination
- Divorce decree or legal separation documentation
- Death certificate
- Military relocation orders
- Financial records demonstrating loss of income
- Court orders requiring sale or relocation
- Other documentation relevant to the request

*Failure to provide sufficient documentation may result in denial of the request.*

## ECONOMIC HARDSHIP CONSIDERATIONS

Economic hardship requests may be considered when circumstances beyond the Applicant's control materially affect their ability to comply with program requirements.

Examples of circumstances that may be considered include:

- Serious illness or chronic medical condition affecting the Applicant or an immediate household member
- Permanent disability of the Applicant or Borrower
- Involuntary loss of employment resulting in significant reduction in household income
- Death of a borrower or household member whose income was required for mortgage qualification
- Other comparable circumstances verified through documentation

*All hardship requests will be evaluated on a case-by-case basis and must demonstrate that the circumstances were unexpected, unavoidable, and verifiable.*



## CIRCUMSTANCES THAT GENERALLY DO NOT QUALIFY FOR EXCEPTIONS

The following circumstances generally do not constitute sufficient grounds for an exception or hardship determination:

- Inability to sell the property due to changes in market conditions
- A decline in property value or perceived lack of equity
- A desire to relocate for personal preference or convenience
- Purchasing another residence and wishing to convert the MAP property to a rental or investment property
- Financial decisions unrelated to hardship, including voluntary employment changes
- Failure to plan for foreseeable financial obligations
- Requests intended to circumvent program eligibility requirements or program intent

## IDENTITY AND ELIGIBILITY REQUIREMENTS

Applicants must comply with program verification requirements including proof of identity and legal presence documentation.

Examples of acceptable identification may include:

- Valid unexpired state-issued identification
- Valid U.S. passport or passport card
- U.S. Birth certificate
- Permanent Resident Card

*Requests for exceptions to identity verification or documentation requirements cannot be approved, as these requirements are necessary to ensure compliance with program eligibility verification standards.*



## REQUEST FOR INCOME QUALIFICATION REVIEW

Applicants who believe their household income has been incorrectly calculated or interpreted may request a review of the income determination.

Upon written request, program staff will:

- Reevaluate the household income calculation
- Review documentation submitted by the Applicant
- Consider additional documentation clarifying income sources, exclusions, or calculation errors

Applicants requesting an income qualification review must provide supporting documentation demonstrating why the determination should be reconsidered.

This review process allows staff to verify that the Applicant's household income has been calculated accurately in accordance with program policy and applicable HUD income determination standards.

## CERTIFICATION

By signing below, the Applicant certifies that:

- The information provided in this request is true, complete, and accurate
- All documentation submitted is authentic and verifiable
- The Applicant understands that submitting false or misleading information may result in denial of assistance or repayment obligations

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Eagle Mountain City reserves the sole discretion to approve or deny any exception or hardship request based on the circumstances presented and the intent of the Mortgage Assistance Program. Nothing in this process shall be construed as creating an entitlement to assistance or a right to approval of an exception.

