

# How to use the Bank of America Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™ Property Relief Portal

July 2016

## Getting started

In order to complete your Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™, you must log in to the Property Relief Portal and provide the requested documents within the specified time frame. If you're a first-time user, you will create your online ID and passcode when you first log in to the Property Relief Portal.

Use this guide to help you log in, and retrieve and upload your documents, to the Property Relief Portal.

## Overview

Here's a checklist of the steps that need to be completed:

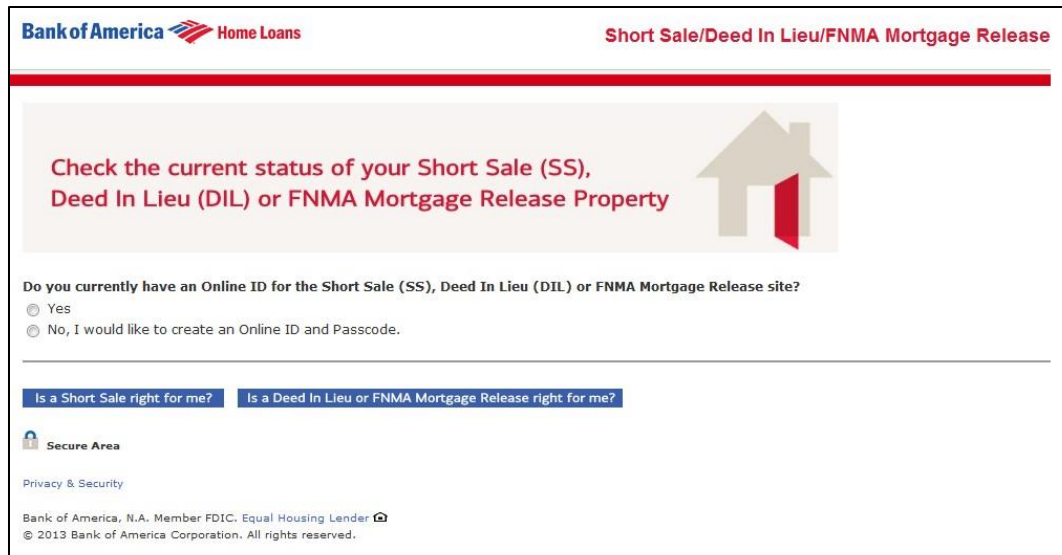
- Confirm deed in lieu of foreclosure/Fannie Mae Mortgage Release™ eligibility with your Customer Relationship Manager
- Provide your email address to the Customer Relationship Manager
- Create your Property Relief Portal online ID and passcode if you are a first-time user
- Retrieve welcome email to log in to the supplied URL ([Propertyrelief.bankofamerica.com](https://Propertyrelief.bankofamerica.com))
- Download PDF reader (if needed)
- Print your deed in lieu of foreclosure/Fannie Mae Mortgage Release™ Welcome Package
- Upload your completed Welcome Package documents and financial documents

Once these steps are completed, you can view the status of your deed in lieu.

It's important to complete all tasks within the time frame to prevent your deed in lieu from being delayed or declined.

# Create your login information

1. Make sure you verify your deed in lieu of foreclosure/Fannie Mae Mortgage Release™ participation
  - If you have not confirmed eligibility, contact Customer Relationship Manager at 1.800.669.6650
2. Log in to the Property Relief Portal and create your online ID and passcode
  - Once you receive your welcome email, copy and paste [Propertyrelief.bankofamerica.com](http://Propertyrelief.bankofamerica.com) into an open web browser to get to the login page.



The screenshot shows the Bank of America Home Loans website for the Short Sale/Deed In Lieu/FNMA Mortgage Release section. The page features a header with the Bank of America logo and 'Home Loans' on the left, and 'Short Sale/Deed In Lieu/FNMA Mortgage Release' on the right. Below the header is a red horizontal line. The main content area has a light beige background with a house icon and a red vertical bar. The text reads: 'Check the current status of your Short Sale (SS), Deed In Lieu (DIL) or FNMA Mortgage Release Property'. Below this is a question: 'Do you currently have an Online ID for the Short Sale (SS), Deed In Lieu (DIL) or FNMA Mortgage Release site?' with two radio button options: 'Yes' and 'No, I would like to create an Online ID and Passcode.'. At the bottom, there are two blue buttons: 'Is a Short Sale right for me?' and 'Is a Deed In Lieu or FNMA Mortgage Release right for me?'. The footer includes a 'Secure Area' icon, 'Privacy & Security' link, and copyright information: 'Bank of America, N.A. Member FDIC. Equal Housing Lender © 2013 Bank of America Corporation. All rights reserved.'

# First-time user — Logging in to the Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™ Property Relief Portal

Bank of America Home Loans Short Sale/Deed In Lieu/FNMA Mortgage Release

Check the current status of your Short Sale (SS), Deed In Lieu (DIL) or FNMA Mortgage Release Property

Do you currently have an Online ID for the Short Sale (SS), Deed In Lieu (DIL) or FNMA Mortgage Release site?

Yes

No, I would like to create an Online ID and Passcode.

**Enter your Information**

This information will be used to confirm your identity.

Loan Number \*

Last Four Digits of Social Security Number or Taxpayer Identification Number \*

Property ZIP Code \*

First Name \*

Last Name \*

Email Address \*

\* Required fields

**Create your Online ID and Passcode**

Use these credentials every time you want to check the status of your Short Sale/Deed In Lieu/FNMA Mortgage Release.

**Enter an Online ID \***

Must be more than 4 characters. No special characters (e.g. <>, &, \, \*,) or Spaces allowed.

**Enter a Passcode \***

Must meet the character requirements listed on the right

**Re-enter your Passcode \***

**Your Passcode must have:**


- ✓ No spaces
- ✓ No special character (e.g. <, >, &, \, \*,)
- ✗ 8-20 characters
- ✗ Must contain at least 1 number and 1 letter (if using 1 number, it must not begin or end with that number)
- ✓ Must be different from your Online Banking ID
- ✓ Confirmation matches

- As a first-time user, you will answer “No” to “Do you currently have an online ID for the Short Sale (SS), Deed In Lieu of Foreclosure (DIL) or FNMA Mortgage Release™ site?”
- Enter your loan number and complete all sections with a red asterisk.

- You will be prompted to create a passcode.
- Your new passcode must be 8–20 characters long with at least one number and one letter.

# Continue logging in

Answer the six security questions, read the **Electronic Communications Disclosure and Agreement** and, if you agree, check the box to consent to receipt of disclosures and other communications by electronic means. Click [Log in](#).

 **Select Security Questions and enter an Answer**

Please select six security questions and enter an answer for each. If the computer is not recognized, you will be asked one or more security questions to answer as an added security measure.

**Security Question 1 \***  
What was the name of your best childhood friend?  
  
**Answer \***

**Security Question 2 \***  
What is your best friend's first name?  
  
**Answer \***

**Security Question 3 \***  
What was the year and model of your first car?  
  
**Answer \***

**Security Question 4 \***  
What time of day was your first child born?  
  
**Answer \***

**Security Question 5 \***  
What was the name of your first boyfriend or girlfriend?  
  
**Answer \***

**Security Question 6 \***  
In what city did you meet your first spouse/significant other?  
  
**Answer \***

**Remember This Computer**  
By selecting to remember this computer, you can enhance your login experience by eliminating the security question challenge for subsequent logins from this computer.

Yes, remember this computer for subsequent visits  
 No, do not remember this computer. Recommended for public/shared computers

**Electronic Communications Disclosures and Short Sale/Deed In Lieu/FNMA Mortgage Release Website Agreement**

Please scroll down and read the following disclosures and terms regarding this Short Sale/Deed In Lieu/FNMA Mortgage Release Website

**Notice: Bank of America, N.A. is a debt collector. Bank of America, N.A. is attempting to collect a debt, and any information obtained will be used for that purpose.**

**Electronic Communications Disclosure**

**Please read this Electronic Communications Disclosure ("eCommunications Disclosure") thoroughly - it contains important information about your legal rights.**

This eCommunications Disclosure covers your use of this Short Sale/Deed In Lieu/FNMA Mortgage Release Website made available to you by Bank of America, N.A. and its affiliates (collectively, "Bank of America", "we", "us", and "our"). The words "I", "you" and "your" mean each website user. You may access the Short Sale/Deed In Lieu/FNMA Mortgage Release website for the sole purpose of providing us with information related to an application for a Short Sale (SS), Deed In Lieu (DIL) or FNMA Mortgage Release you may have placed with us (each, an "application") and to obtain the status of any such application. These and other terms defined in the eCommunications Disclosure also apply to the

I consent to receipt of disclosures and other communications by electronic means.

[Log in](#) [Cancel](#)

[Is a Short Sale right for me?](#) [Is a Deed In Lieu or FNMA Mortgage Release right for me?](#)

 **Secure Area**

[Privacy & Security](#)

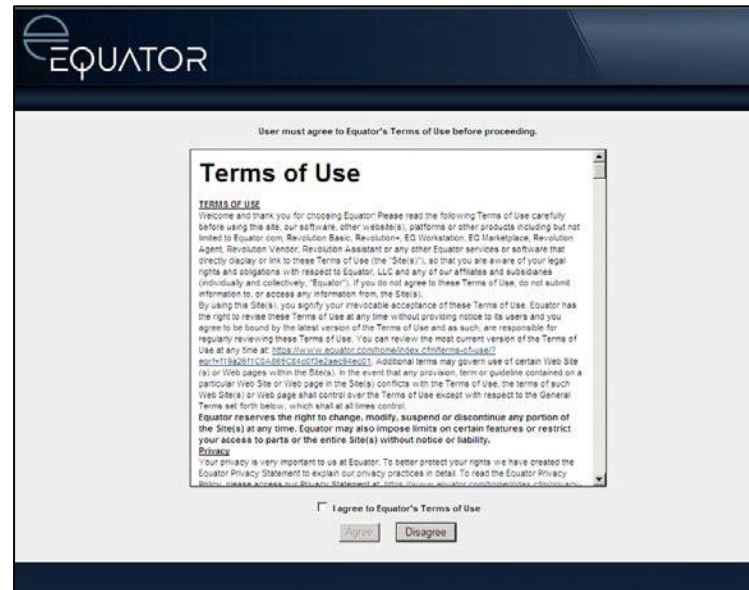
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# Continue logging in

Equator® is the online processing system that Bank of America uses to manage Deed in Lieu/Fannie Mae Mortgage Release properties.

Upon first login:

- Check the box **I agree to Equator's Terms of Use**
- Click **Agree**



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# Select your property from the drop-down list

Welcome, CAYDENX BAK [Logout](#)



My Properties	
▼ Short Sale	
Short Sale - In Progress - 20279046 - 1048 St. Ann's Hill X	<a href="#">How to use the Short Sale Borrower Portal</a>
Short Sale - In Progress - 223270046 - 7072 Kensington (South) Station ArcadeX	<a href="#">How to use the FHA Short Sale Borrower Portal</a>
Short Sale - In Progress - 246735508 - 3050 Baltic PassageX	<a href="#">How to use the Short Sale Borrower Portal</a>
Short Sale - In Progress - 73745607 - 5256 Rugby StreetX	<a href="#">How to use the Short Sale Borrower Portal</a>

This site will assist you in servicing your property relief request. You or your agent (if applicable) will be required to submit specific information related to this review process. You will need to select an agent (Short Sale only), supply your hardship reason and financial information (if applicable). If this is a Short Sale transaction, your agent will need to complete a series of tasks as well. A Bank of America representative will be able to communicate with you and/or your agent through this sites messaging feature.

An overview of the requested information for each section has been provided under the "Tutorial" segment. A glossary of terms is also available by either clicking the "Help" link under the relevant section.

## Secure Area

[Privacy & Security](#)

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**Note:** If you only have one property, then the drop-down will only have one property listed.





## Retrieve and print your Welcome Package

- Go to [Propertyrelief.bankofamerica.com](http://Propertyrelief.bankofamerica.com). Enter your online ID and passcode to log in to the portal.
- You will arrive at the Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™ Processing page. Click on the Welcome Package PDF attachment in the Messages box.
- Print and complete all pages of the Welcome Package. You may need to submit additional financial documents with the Welcome Package.

**Tip: Download the PDF reader.** You will need a PDF application to open your Welcome Package attachment and to upload your documents.

If you do not already have a PDF application on your computer, follow these additional steps to download a **free** version:

1. Search “PDF” in your preferred search engine.
2. Click on the link option labeled “PDF Files, Portable Document Format.”
3. Follow the directions to download the free PDF version.

The screenshot displays a web interface for a property relief portal. At the top, the address "6314 Tenison CourtX, LAS VEGAS, NV 89178" is shown. Below this, there are three columns of information: "Agent" (GENESIS JAMESON, Phone: 117-595-3356, Fax: 702-227-5394, genesis.jameson@cbvegas.com), "Borrower" (EMMALYNX BAKER, demo@equator.com), and "Status" (Document Collection/Valuations). There are also "Agent Status" and "Borrower Status" sections, both indicating "Document Collection/Valuations". On the right, a "Message Center" section includes links for "View Messages", "Add Message", and "Property Tasks".

The main area is titled "Add Message" and contains a form with the following fields:

- To:** A text box containing "NEGOTIATOR".
- Subject:** A text box with a "100 characters" limit.
- Message:** A large text area with a "2500 characters" limit.
- Add Attachment:** A section with a "File" column containing five "Browse..." buttons and a "Comments" column containing five text boxes, each with a "Clear" button.

At the bottom right of the form are "Cancel" and "Send Message" buttons. The footer of the page includes the copyright notice "©2016 Copyright: Equator LLC. All Rights Reserved." and the "Powered by: EQUATOR" logo.


# Upload your completed Welcome Package and financial documents

- Go to [Propertyrelief.bankofamerica.com](http://Propertyrelief.bankofamerica.com). Enter your online ID and passcode to log in to the portal.
- You will arrive at the Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™ Processing page. Click on the indicated required sections in order of appearance. Complete this task by clicking on the Save and Submit Now button. Once you have successfully submitted this task, the (!) next to the link will disappear and a green checkmark will appear.
- The list of questions in the Hardship Reasons task will depend on the reason for default entered by your deed in lieu specialist. Each reason for default has its own list of specific questions.

The screenshot displays the Bank of America Propertyrelief portal interface. At the top right, it says "Welcome, CAYDENX BAK" with a "Logout" link. The Bank of America logo is on the top left. Below the logo, there is a breadcrumb trail: "Home > Property". A dropdown menu shows "Short Sale - In Progress - 223270046 - 7072 Kensington (South) Station ArcadeX" with a "Help" link. The main content area is titled "7072 Kensington (South) Station ArcadeX, ST LOUIS, MO 63125". It is divided into three columns: "Agent" (NICOLE GRAHAM, Phone: 397-871-6410, Fax: 314-558-6609, nmhgraham@gmail.com), "Borrower" (CAYDENX BAK, testborrower0601@test.com), and "Status" (Document Collection/Valuations). There are also "Borrower Status" and "Agent Status" links, both with information icons. To the right of the main content is a "Message Center" with "View Messages" and "Add Message" links. Below this is a "Tasks" section with a green checkmark icon and the text "Home Owner's Document Collection".

# Continue uploading your documents

To upload your Welcome Package and financial documents, the documents **must** be saved to your computer in PDF format.

**Bank of America**  Welcome, EMMALYNX BAKER [Logout](#)

Home > Property Short Sale - In Progress - 242204915 - 6314 Tenison CourtX [Help](#)

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**6314 Tenison CourtX, LAS VEGAS, NV 89178**

<b>Agent</b> GENESIS JAMESON Phone: 117-585-3356 Fax: 702-227-5394 genesis.jameson@cbvegas.com <b>Agent Status</b> ⓘ Document Collection/Valuations	<b>Borrower</b> EMMALYNX BAKER demo@equator.com <b>Borrower Status</b> ⓘ Document Collection/Valuations	<b>Status</b> Document Collection/Valuations	<b>Message Center</b> <a href="#">View Messages</a> <a href="#">Add Message</a>
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<b>Tasks</b>	<b>Financial Information</b>
<b>Financial Information</b>	<b>Question Panel</b>
Upload Trustee Release	How many people are in the Household (Including yourself)?* <input type="text" value="0"/>
	How much do you have in Voluntary Funds?: <input type="text" value="0.00"/>
	<b>Borrower(s) Main Source of Income</b>
	(Borrower 1) Employment:* <input type="text" value="Select One"/>
	(Borrower 1) Monthly Income from Employment: <input type="text" value="0.00"/>
	(Borrower 1) Frequency of Pay Period: <input type="text" value="Select One"/>
	(Borrower 1) Receiving Government Benefits and Insurance:* <input type="text" value="Select One"/>
	(Borrower 1) Monthly Governmental Benefits and Insurance Income: <input type="text" value="0.00"/>
	(Borrower 1) Receiving Unemployment:* <input type="text" value="Select One"/>

**NOTE:** The Additional Information Reason for Default Letter window allows for multiple documents to be uploaded here. Please use this window to upload any additional or miscellaneous documents.

# Save and submit

Click [Save and Submit Now](#) at the bottom of the page once **all** required documents have been uploaded, and the action is completed. This will automatically prompt your deed in lieu specialist to review your submitted documents.

**Bank of America** 

Welcome, EMMALYNX BAKER [Logout](#)

Home > Property Short Sale - In Progress - 242204915 - 6314 Tenison CourtX [Help](#)

**6314 Tenison CourtX, LAS VEGAS, NV 89178**

<b>Agent</b> GENESIS JAMESON Phone: 117-585-3356 Fax: 702-227-5394 genesis.jameson@cbvegas.com	<b>Borrower</b> EMMALYNX BAKER demo@equator.com	<b>Status</b> Document Collection/Valuations	<b>Message Center</b> <a href="#">View Messages</a> <a href="#">Add Message</a>
<b>Agent Status</b> Document Collection/Valuations	<b>Borrower Status</b> Document Collection/Valuations		


<b>Tasks</b>	<b>Financial Information</b>
<a href="#">Financial Information</a> Upload Trustee Release	<b>Question Panel</b>
	<b>How many people are in the Household (Including yourself)?*</b> <input type="text" value="0"/>
	<b>How much do you have in Voluntary Funds?:</b> <input type="text" value="0.00"/>
	<b>Borrower(s) Main Source of Income</b>
	<b>(Borrower 1) Employment:*</b> <input type="text" value="Select One"/>
	<b>(Borrower 1) Monthly Income from Employment:</b> <input type="text" value="0.00"/>
	<b>(Borrower 1) Frequency of Pay Period:</b> <input type="text" value="Select One"/>
	<b>(Borrower 1) Receiving Government Benefits and Insurance:*</b> <input type="text" value="Select One"/>
	<b>(Borrower 1) Monthly Governmental Benefits and Insurance Income:</b> <input type="text" value="0.00"/>
	<b>(Borrower 1) Receiving Unemployment:*</b> <input type="text" value="Select One"/>

[Save and Submit Later](#) [Save and Submit Now](#) **Required Field\***

## View the status of your Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™

Your name, property address and short sale status will appear in the Property Information box on the top of the Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™ Processing page.

Remember to click Logout in the upper right-hand corner before closing your web browser. You can log in at any time to view the status of the Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™.

**Bank of America** 

Welcome, CAYDENX BAK [Logout](#)

Home > Property Short Sale - In Progress - 73745607 - 5256 Rugby StreetX [Help](#)

**5256 Rugby StreetX, WHITTIER, CA 90604**

<b>Agent</b> TIMOTHY PATRON Phone: 673-904-6600 Cell: 714-200-7133 patrondirect@gmail.com  <b>Agent Status</b> ⓘ Document Collection/Valuations	<b>Borrower</b> CAYDENX BAK testborrower0601@test.com  <b>Borrower Status</b> ⓘ Document Collection/Valuations	<b>Status</b> Document Collection/Valuations	<b>Message Center</b> <a href="#">View Messages</a> <a href="#">Add Message</a>
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**Tasks**

- Upload Trustee Release

**Upload Trustee Release**

0 files have been uploaded, 1 more required.  
One upload at a time: File:  [Browse...](#) [Upload](#)

**Upload Trustee Release:**\*  
Click the browse button to provide the requested file (s)

**Description:**  [Upload](#)  
For multiple documents try our [Bulk File Uploader](#).  
(Requires Adobe Flash 9 or higher)


**Comments:**  
Optionally enter a detailed message of up to 1000 characters.  
(1000 characters remaining)

[Save and Submit Later](#) [Save and Submit Now](#) **Required Field\***

## Have you been evaluated for retention options that would allow you to stay in your home before beginning the Deed in Lieu of Foreclosure/Fannie Mae Mortgage Release™ process?

- Contact your Customer Relationship Manager at 1.800.669.6650 for questions about home retention options or accessing the Property Relief Portal.

Programs, rates, terms and conditions are subject to change without notice. During the short sale process, loan servicing may be transferred to a different loan servicer. Servicing refers to collecting principal, interest, and escrow payments, if any, as well as sending monthly or annual statements, tracking account balances, and handling other aspects of the loan. We may assign, sell, or transfer the servicing of a loan at any point while the loan is outstanding. Your client will be given advance notice before a transfer occurs. Depending on the status of the short sale when the servicing of a loan is transferred, the new servicer may not be required to accept the terms and conditions of a short sale.

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