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Dear Loan Modification Client:

We are looking forward to working with you to attain a loan modification(s) from your lender(s). We will need to obtain some documentation that your lender(s) will require to process your loan modification(s).

Below you will find a list of what you will need to provide us

:

LOAN MODIFICATION CHECKLIST:

- Two months bank statements, including investments, 401K etc.
- One months pay stubs or proof of income
- Two years tax returns, including all schedules and W-2's (State returns are not needed)
- Letter of Authorization (attached)
- Letter of hardship (*see tips below)
- Financial Statement (attached)
- Copy of most recent Mortgage Statement(s)

*To prepare the Hardship Letter, simply write in your own handwriting what happened to get you into the loan modification situation that you are now in. For example, some people lost jobs, others had medical situations, others lost tenants, and others had a change or loss of income. You need to describe what happened and because of that you are respectfully asking for a loan modification.

Once you have compiled all these documents, give us a call and we can set up a time to meet and go over all the details. We will then proceed with submitting the package to your lender(s) for approval. Due to the overwhelming demand for loan modifications, there is usually a waiting period of about 60-90 days. Please note that there are no guarantees. We work very hard to get you the best modification possible.

Call or email us anytime with your questions or concerns.

Sincerely,
Law Offices of Glenn J. Andreoni, Inc.