

Beginning Your Loan Modification

For the Borrower to Provide:

- 1) Proof of Income:
 - a. **Pay Stubs** from the last (30) days
 - b. **Social Security, Disability, Worker's Comp or Unemployment Letter**
 - i. IF Self-Employed:
 1. **Profit/Loss** for the last quarter
 - ii. IF Receiving Rental Income:
 1. **Lease Agreement and Proof of Payment**
- 2) **Bank Statements** for the last (3) months
- 3) A **Hardship Letter** signed and dated
- 4) **Tax Returns** Form 1040 and W-2 from the last (2) years
- 5) A **Mortgage Statement**
- 6) A **Utility Bill**

Law Office to Provide Borrower to Complete:

- 7) A **3rd Party Authorization**
- 8) A **4506-T Form**
- 9) A **Modification Application Form**
- 10) A **Dodd-Frank** certification
- 11) A **Budget Analysis** for the household

If A Non-Borrower is Contributing:

- 12) A **Non-Borrower Consent** Form
- 13) Three (3) months **Pay Stubs**
- 14) Two (2) years of **Tax Returns**

It is important that each month you supply us with every month's bank statement, mortgage statement, and proof of income so that we may keep your application up to date.

If you have any questions or concerns please contact our office.

Thank you,

George Russo, Esq.