



Top 10 Tips to Mortgage Modification Success

No doubt, you have heard countless horror stories about the black hole of mortgage modification requests at lenders across the country. While lenders appear to offer assistance to their borrowers, statistics do not support that modifications are being given to homeowners in need of assistance. So what can you do to increase your odds of success? The following represents several tips that can help increase your odds of mortgage modification success.

- 1) Prepare a Detailed Hardship Letter Describing your Situation
- 2) Assemble Necessary Financial Documents, Pay Stubs, Bills, Etc.
- 3) Send all Requested Documents Certified Mail **and** Fax
- 4) Obtain Full Names and/or Identification for All Lender Representatives
- 5) Retain Copies of all Documents Send to the Lender
- 6) Confirm if the Person you are Speaking with is the Lender or their Servicer
- 7) Timely Respond to all Calls and Correspondence
- 8) Maintain a Log of all Telephone Calls Made/Received
- 9) Cultivate Friendly Rapport with Your Lender Representative
- 10) Reduce Follow Up Communications to Writing
- 11) Remain Patient During the Process

G&A assists homeowners in default and foreclosure cases including mortgage modification.