

OPERATION RESTORATION
RESTORE HOME... RESTORE LIVES... RESTORE HOPE

Place Loan Number on all pages of all documents before sending anything to your Mortgage Servicer.

***** Use One Fax Cover Per Loan*****

Loan Number: _____ 1st Mortgage Company: _____

Loan Number: _____ 2nd Mortgage Company: _____

Borrower Name: _____ Co-Borrower Name: _____

Primary Contact Name: _____ Phone: (H) _____ (C) _____

Property Address: _____ How long have you owned? _____

TO:
**Bankruptcy Loss Mitigation/
Home Retention**

FROM (YOUR NAME):

LENDER/SERVICER:

DATE:

FAX NUMBER OF LENDER/SERVICER:

TOTAL NO. OF PAGES INCLUDING COVER:

PHONE NUMBER OF LENDER/SERVICER:

SENDER'S CONTACT NUMBER #1:

RE:
**Request for Loan Modification –
hardship package attached**

SENDER'S CONTACT NUMBER #2:

URGENT FOR REVIEW PLEASE COMMENT PLEASE REPLY PLEASE RECYCLE

NOTES/COMMENTS:

ENCLOSED YOU WILL FIND THE FOLLOWING DOCUMENTATION IN THE FOLLOWING ORDER:

1. Hardship letter, signed and dated.
2. Hardship Affidavit (if required by Servicer – check website)
3. Borrower Financial Worksheet, signed and dated.
4. Income Verification: Paystubs (most recent – **1 month** period) or alternative income verification (see notes on website)
5. **Most recent 2 months** of all bank statements, all accounts, all pages. (Wachovia requires 3 months of bank statements)
6. **Most recent** retirement statements (if retirement is deducted from gross income).
7. **Most recent year full tax return**, or extension, signed and dated. (negotiator may later ask for previous year tax return – send if available)
8. **Most recent year W-2 or 1099** (recommended) from each borrower
9. Copy of Utility Bill (recent)
10. 4506 T (IRS form), filled out per instructions and signed/dated at the bottom.