



How to Get your Loan Modification Started

In order for **Network Lending Services** to best help you find a solution and the best possible alternative for your situation, we need to carefully review your financial circumstances. Please submit the following information to us:

Documents provided in this package for your completion:

- AUTHORIZATION TO OBTAIN CREDIT INFORMATION –
- THIRD PARTY AUTHORIZATION FORM – Authorization to communicate on your behalf with your lender.
- PAYMENT AUTHORIZATION FORM –
- ASSETS/EXPENSES WORKSHEET- Please think of and list everything you have to pay for on a monthly basis.

Please provide these additional documents:

- MORTGAGE STATEMENT OR COUPON AND NOTE
- HARDSHIP LETTER – Please explain in your own words what is causing the challenge with making your mortgage payment. If the hardship stems from the account either recently adjusting or about to adjusting upwards, please state that and the difficulty it will present.
- MOST RECENT PAYROLL STUBS – Copies of pay stubs for the past month for both the borrower and co-borrower. If you do not have these, please provide what you can.
- IF SELF EMPLOYED: FEDERAL INCOME TAX RETURNS AND A PROFIT AND LOSS STATEMENT – Copies of original signed and dated tax returns, including all schedules, for the 2 most recent tax years for both borrowers.
- YOUR MOST RECENT BANK STATEMENTS – Copies of the last 3 months' bank statements for all accounts (ALL PAGES). If you need help obtaining your statements either online or by phone, ask your Loan Modification representative for help.
- ADDITIONAL SOURCES OF INCOME – Please provide any additional sources of income that you may have (room rent, alimony, multi-level marketing, babysitting, etc.).

Customer _____ Phone # _____

Expenses And Assets Worksheet

Monthly Expenses	Assets
1st/Primary Loan: _____	Home: _____
2nd Loan/HELOC: _____	Checking: _____
Taxes: _____	Savings: _____
Insurance: _____	Other Real Estate: _____
Auto Payment: _____	Autos/Boats/RVs: _____
Auto Insurance: _____	IRA: _____
Auto Maintenance: _____	401K: _____
Transportation: _____	Stocks/Bonds: _____
Personal Loan: _____	Other _____
Credit Cards: _____	Other _____
Child Care: _____	Other _____
Alimony: _____	Other _____
Student Loans: _____	
Tuition: _____	
Food: _____	
Utilities: _____	
Home Phone: _____	
Cell Phone: _____	
Medical: _____	
Memberships: _____	
Cable: _____	
Other _____	
Other _____	
Other _____	
Other _____	

AUTHORIZATION TO OBTAIN CREDIT INFORMATION

I authorize **Network Lending Services** and its authorized agents to obtain a credit profile through a credit bureau. The undersigned, jointly and severally, represent and warrant to the above mentioned company that the information submitted in this personal financial statement, questionnaire and financial statement schedule is true, correct and complete in all material respects. The information and documentation provided does not omit any material fact or matter that makes the information or documentation presented misleading.

Borrower Signature

Co-Borrower Signature

Borrower Printed Name

Co-Borrower Printed Name

Social Security Number Date of Birth

Social Security Number Date of Birth

Date

Date

AUTHORIZATION FORM ALLOWING MY LENDER TO SPEAK TO A THIRD PARTY ON MY BEHALF

To (Lender): _____ (1st TD Lender)

Borrower's Name:		Date:
Property Address:		
City:	State:	Zip:
Social Security #:	Loan #:	

I authorize my Modification Services agent to communicate with my mortgage lender(s) concerning the hardship that may prevent me from continuing to make any more payments on my home loan.

I am requesting my mortgage lender(s) to allow my Modification Services agent to do whatever is possible to avoid foreclosure due to the hardship I am experiencing.

Borrower Signature

Co-Borrower Signature

Borrower Printed Name

Co-Borrower Printed Name

Date

Date

Modification Services General Counsel

Modification Services General Counsel, Assistant

Phone number and ext. of General Counsel

Phone number and ext. of General Counsel's, Asst

AUTHORIZATION FORM ALLOWING MY LENDER TO SPEAK TO A THIRD PARTY ON MY BEHALF

To (Lender): _____ (2nd TD Lender)

Borrower's Name:		Date:
Property Address:		
City:	State:	Zip:
Social Security #:	Loan #:	

I authorize my Modification Services agent to communicate with my mortgage lender(s) concerning the hardship that may prevent me from continuing to make any more payments on my home loan.

I am requesting my mortgage lender(s) to allow my Modification Services agent to do whatever is possible to avoid foreclosure due to the hardship I am experiencing.

Borrower Signature

Co-Borrower Signature

Borrower Printed Name

Co-Borrower Printed Name

Date

Date

Modification Services General Counsel

Modification Services General Counsel, Assistant

Phone number and ext. of General Counsel

Phone number and ext. of General Counsel's, Asst