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Phone * \$&, , %%(%(• Fax (, \$!&% !\$\$' '
www.hi fVc`cUba cXg.com

Dear _____ :

We are glad you have taken the first step in resolving your current mortgage situation. Attached, you will find our enrollment form.

To get started, fill out the forms completely and return them to me as quickly as possible. If you have any questions, please do not hesitate to contact me. We look forward to working with you and assisting you in accomplishing your goals.

Step 1

We will require the following documentation to begin your modification process:

1. **Signed Loan Modification Agreement for Research and Analysis (attached)**
2. **Authorization Form - One form for each lender.** Be sure to give us complete information about your lender(s).
3. **Loan Information Worksheet – completed by all borrower(s)**
4. **Most recent mortgage coupons for all mortgages**
5. **All legal notices you have received from your lender(s)**

DYUgY Wca d'YH' UbX'ZU' h.Y UVcj Y jYa ghc. (, \$!&% !\$\$' '

Step 2

72 HOURS FILING: Our Legal Department starts filing and preparing your loan modification package for submission and resolution with your current lender. Your lender is also notified that you are working with us in saving your home.

Step 3

LOAN MODIFICATION CLOSING: Your lender has offered a workout resolution for your loan.

Best Regards,

Representative:
Email:
Phone:
Fax:

AUTHORIZATION FORM

HjgZcfa`k`j`gYfj`Y`tc`UW_bck`YX[`Y`h`U`h`h`Y`W`d`h`c`b`Y`X`a`c`f`h`U[`c`f`\`U`g`U`i`h`c`f`h`Y`X`i`c`i`f`Z`f`a`z` ; i`U`f`U`b`h`Y`X`
<ca`Y`G`U`j`Y`f`h`c`U`W`h`j`b`h`Y`j`f`V`Y`\`U`Z`h`c`f`Y`g`c`j`Y`h`Y`j`f`a`c`f`h`U[`Y`d`f`c`V`Y`a`g`h`h`j`g`j`b`U`W`W`c`f`X`U`b`W`k`j`h`
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HjgZcfa`U`i`h`c`f`h`Y`g` ; i`U`f`U`b`h`Y`X`<ca`Y`G`U`j`Y`f`G`Y`f`j`j`W`U`b`X`j`h`g`U[`Y`b`h`g`Z`Y`a`d`c`m`g`Z`f`Y`d`f`Y`g`b`h`U`h`j`Y`g`Z`U`b`X`#`c`f`U`h`c`f`b`Y`m`g`
h`Y`f`j`[\`h`c`W`c`a`a`i`b`j`M`U`h`Y`k`j`h`a`m`i`a`c`f`h`U[`Y`Y`b`X`Y`f`f`g`W`c`b`W`f`b`j`b`[`h`Y`\`U`f`X`g`d`h`U`h`k`j`d`f`Y`j`Y`b`h`i`a`Y`#`g`Z`c`a`
W`c`b`h`j`b`i`j`b`[`h`c`i`a`U`_`Y`U`b`m`i`a`c`f`Y`d`U`m`a`Y`b`h`g`c`b`i`a`m`#`c`i`f`\`c`a`Y`c`U`b`"="`#`k`Y`Z`i`f`h`Y`f`U`i`h`c`f`h`Y`h`h`Y`W`c`a`d`U`b`m`h`c`
i`d`X`U`h`Y`Z`j`b`U`b`W`j`U`g`U`g`b`Y`W`g`g`U`f`m`k`j`h`h`Y`Y`b`X`Y`f`"

#`k`Y`U`a`#`U`f`Y`f`Y`e`i`Y`g`h`j`b`[`a`m`#`c`i`f`a`c`f`h`U[`Y`Y`b`X`Y`f`U`c`k` ; i`U`f`U`b`h`Y`X`<ca`Y`G`U`j`Y`f`U`b`X`j`h`g`U[`Y`b`h`g`
Y`a`d`c`m`Y`Y`g`Z`f`Y`d`f`Y`g`b`h`U`h`j`Y`g`Z`U`b`X`#`c`f`U`h`c`f`b`Y`m`g`h`c`X`c`k`\`U`h`j`Y`f`d`c`g`j`V`Y`h`c`U`j`c`j`X`Z`c`f`Y`W`c`g`f`Y`X`i`Y`h`c`h`h`Y`
\`U`f`X`g`d`#`k`Y`U`a`#`U`f`Y`Y`i`d`Y`f`j`Y`b`W`j`b`[`"

%`h`H`8`"@`U`b`.....

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6`c`f`f`c`k`Y`f`B`U`a`Y`.....
7`c`!`6`c`f`f`c`k`Y`f`B`U`a`Y`.....
D`f`c`d`Y`f`m`G`f`Y`Y`h`5`X`X`f`Y`g`g`.....
7`j`m`z`G`h`U`h`Y`z`N`j`d`.....
6`c`f`f`c`k`Y`f`G`c`W`j`U`G`Y`W`f`j`m`i`.....
7`c`!`6`c`f`f`c`k`Y`f`G`c`W`j`U`G`Y`W`f`j`m`i`.....

A`c`f`h`U[`Y`Y`#`@`b`X`Y`f`

@`b`X`Y`f`.....
@`U`b`B`i`a`V`Y`f`.....
G`f`Y`Y`h`5`X`X`f`Y`g`g`.....
7`j`m`z`G`h`U`h`Y`z`N`j`d`.....
D`\`c`b`Y`B`i`a`V`Y`f`.....

A`c`f`h`U[`c`f`h`g`G`[`b`U`h`f`Y`g`

6`c`f`f`c`k`Y`f`G`[`b`U`h`f`Y`g`..... 8`U`h`Y`.....

7`c`!`6`c`f`f`c`k`Y`f`G`[`b`U`h`f`Y`g`..... 8`U`h`Y`.....

AUTHORIZATION FORM

HjgZcfa`k`j`gYfj`Y`tc`UW_bck`YX[`Y`h`U`h`h`Y`W`d`h`c`b`Y`X`a`c`f`h`U[`c`f`\`U`g`U`i`h`c`f`h`Y`X`i`c`i`f`Z`f`a`z` ; i`U`f`U`b`h`Y`Y`X`<ca`Y`G`U`j`Y`f`h`c`U`W`h`b`h`h`Y`j`f`V`Y`\`U`Z`h`c`f`Y`g`c`j`Y`h`Y`j`f`a`c`f`h`U[`Y`d`f`c`V`Y`a`g`h`h`g`j`g`b`U`W`W`c`f`X`U`b`W`k`j`h`H`h`Y`&(`c`Z`h`Y`7`:`F`&`\$`")`\$\$`f`k`l`8`E`"

HjgZcfa`U`i`h`c`f`h`Y`g` ; i`U`f`U`b`h`Y`Y`X`<ca`Y`G`U`j`Y`f`U`b`X`h`g`U[`Y`b`h`g`Z`Y`a`d`c`m`g`Z`f`Y`d`f`Y`g`b`h`U`h`j`Y`g`Z`U`b`X`#`c`f`U`h`c`f`b`Y`m`g`h`Y`f`j[`\`h`c`W`c`a`a`i`b`M`U`H`Y`k`j`h`a`m`i`a`c`f`h`U[`Y`Y`b`X`Y`f`f`g`W`c`b`W`f`b`b[`h`Y`\`U`f`X`g`d`h`U`h`k`j`d`f`Y`j`Y`b`h`i`a`Y`#`g`Z`c`a`W`c`b`h`b`i`b[`h`c`i`a`U`_`Y`U`b`m`i`a`c`f`Y`d`U`m`a`Y`b`h`g`c`b`i`a`m`#`c`i`f`\`c`a`Y`c`U`b`"="#`k`Y`Z`i`f`h`Y`f`U`i`h`c`f`h`Y`h`h`Y`W`c`a`d`U`b`m`h`c`i`d`X`U`H`Y`Z`b`U`b`W`j`U`g`U`g`b`Y`W`g`g`U`f`m`k`j`h`h`Y`Y`b`X`Y`f`"

#`k`Y`U`a`#`U`f`Y`f`Y`e`i`Y`g`h`b[`a`m`#`c`i`f`a`c`f`h`U[`Y`Y`b`X`Y`f`U`c`k` ; i`U`f`U`b`h`Y`Y`X`<ca`Y`G`U`j`Y`f`U`b`X`h`g`U[`Y`b`h`g`Z`Y`a`d`c`m`Y`Y`g`Z`f`Y`d`f`Y`g`b`h`U`h`j`Y`g`Z`U`b`X`#`c`f`U`h`c`f`b`Y`m`g`h`c`X`c`k`\`U`H`j`Y`f`d`c`g`j`V`Y`h`c`U`j`c`j`X`Z`c`f`Y`W`c`g`f`Y`X`i`Y`h`c`h`h`Y`\`U`f`X`g`d`#`k`Y`U`a`#`U`f`Y`Y`i`d`Y`f`j`Y`b`W`b[`"

&`b`X`H`8`"@`c`U`b`.....

A`c`f`h`U[`c`f`#`6`c`f`f`c`k`Y`f`f`g`

6`c`f`f`c`k`Y`f`B`U`a`Y`.....
7`c`!`6`c`f`f`c`k`Y`f`B`U`a`Y`.....
D`f`c`d`Y`f`m`G`f`Y`Y`h`5`X`X`f`Y`g`g`.....
7`j`m`z`G`h`U`H`Y`Z`N`j`d`.....
6`c`f`f`c`k`Y`f`G`c`W`j`U`G`Y`W`f`j`m`i`.....
7`c`!`6`c`f`f`c`k`Y`f`G`c`W`j`U`G`Y`W`f`j`m`i`.....

A`c`f`h`U[`Y`Y`#`@`b`X`Y`f`

@`b`X`Y`f`.....
@`U`b`B`i`a`V`Y`f`.....
G`f`Y`Y`h`5`X`X`f`Y`g`g`.....
7`j`m`z`G`h`U`H`Y`Z`N`j`d`.....
D`\`c`b`Y`B`i`a`V`Y`f`.....

A`c`f`h`U[`c`f`h`g`G[`b`U`h`f`Y`g`

6`c`f`f`c`k`Y`f`G[`b`U`h`f`Y`g`..... 8`U`H`Y`g`.....

7`c`!`6`c`f`f`c`k`Y`f`G[`b`U`h`f`Y`g`..... 8`U`H`Y`g`.....

Loan Information Worksheet

Complete this worksheet to the best of your ability. Our representatives will be happy to help complete this for you if you are unsure.

Borrower and Property Information.

Borrower's Name: _____ Email Address: _____
Co Borrower's: _____ Email Address: _____
Home Phone: _____ Work Phone: _____
Cell Phone: _____ Best time and number to call: _____
Subject Property: _____
County: _____
Mailing address (if different): _____
County: _____
Estimated Current Market Value: _____ Date Purchase and Price: _____
Current Household Gross Monthly Income: _____ Number of Dependents: _____ Age(s): _____

Current Loan Information - 1st Loan (please provide any information you have available).

Mortgage Company: _____ Current Balance: \$ _____
Mortgage Payment: \$ _____ Impounds: Yes No Tax per Month: \$ _____ Ins: \$ _____
Current Rate of Interest: _____ Fixed ARM Recast Date: _____ Recast Rate: _____
Lender has filed a Notice of Default: Yes No Delinquent Amount: _____ Date Last Paid: _____
Do you want to request a modification on this loan? Yes No
Have you previously attempted a loan modification with your current lender: Yes No If yes, please specify the date: _____
Are you currently in bankruptcy?: Yes No If yes, please provide filing Date: _____
Is this mortgage in bankruptcy: Yes No

Current Loan Information - 2nd Loan (if applicable).

Mortgage Company: _____ Current Balance: \$ _____
Mortgage Payment: \$ _____
Current Rate of Interest: _____ Fixed ARM Recast Date: _____ Recast Rate: _____
Lender has filed a Notice of Default: Yes No Delinquent Amount: _____ Date Last Paid: _____
Do you want to request a modification on this loan? Yes No
Have you previously attempted a loan modification with your current lender: Yes No If yes, please specify the date: _____
Is this mortgage in bankruptcy: Yes No If yes, please provide filing Date: _____

Borrower Signature: _____ **Date:** _____

Co-Borrower Signature: _____ **Date:** _____

Payment Form



PLEASE SELECT YOUR METHOD OF PAYMENT:

Credit Card Payment

Check One: VISA MasterCard Discover

_____ - - - - -
Credit Card Number

_____/_____
Expiration Date (Month/Year)

CVV code (3 digits after account # of back of card or
4 digits above account # of front for AMEX)

Name on Card

_____ City _____ State _____ Zip Code

I hereby authorize Hi fVc`cUbg to charge my credit card in the amount of: \$ _____ .00

Cardholder's Signature

Date: _____ Telephone: _____

E-Check Payment

ABA Routing Number (9 digits): _____

Account Number: _____

Bank Name: _____

Name on Bank Account: _____

Account Type (circle one): Checking Savings

I hereby authorize Hi fVc`cUbg to charge my bank account in the amount of: \$ _____ .00

Cardholder's Signature

Date: _____ Telephone: _____

Check

Certified Funds Enclosed: \$ _____ .00 Overnight money order, cashier's check OR certified check made payable to Hi fVc`cUbg
NO PERSONAL CHECKS ACCEPTED

Complete and enclose this form with payment and overnight to us