

Loan Modification Check List
(Please Use as Fax Cover Sheet)

- Application Signed
- Advance Fee Agreement
- Loan Modification Service Agreement form
- Payment Arrangement Agreement
- Authorization for Representation form
- Financial Form (filled and signed)
- Hardship Letter (filled and signed)
- Qualified Written Request
- Cease and Desist Form (if applicable)
- Mortgage Statement(s)
- Insurance Dec Page
- Copy of Note for each Trust Deed
- Income Verification
 - o Two most recent paystubs
 - o W-2's and/or 1099s for the last two (2) years
 - o Federal Tax Return for the last two years
 - o "Self –Employed" Profit and Loss, current within 60 days
- Asset Verification
 - o Last two month's statements for all bank accounts (checking and savings.)
 - o Other statements of any other liquid assets (stocks, bonds, mutual funds, 401k, IRA, etc.)
- Supporting Hardship Documentation (i.e. letter of termination, lay-off notice, letter from doctor, medical bills, etc.)
- Any /all correspondence from lender, lender's attorney, or sheriff.

*Please include all of the forms above when submitting this package. To send documents by fax: (858) 581-1818, or email scanned documents to jstone@yourhomestart.com. Please put borrower's last name into the subject heading when sending an e-mail. Contact your affiliate or call our processing department at (858) 581-1800 with any questions.

Subject Property: _____

Borrower (printed): _____

Signed: _____

Home Phone: _____ Mobile Phone: _____

Email: _____

Date: _____

HOMESTART
2665 Ariane Drive Suite 201
San Diego CA 92117
Phone: (858) 581-1800 Fax: (858) 581-1818
jstone@yourhomestart.com