Mortgage Modification Services

Even before the pandemic, consumers faced unexpected life challenges that made paying their current mortgage difficult. Despite the percentage of homeowners in default, mortgage servicers' only process to resolve these issues has been an outdated manual application process or to pursue foreclosure.

As one of \_State\_’s most experienced bankruptcy and foreclosure defense firms, we have worked with clients in every stage of the mortgage default process. We intimately understand why so many people fall behind on mortgage payments and how traumatic the loss of a home can be.

In an effort to help keep families together and protect the homesteads of hard-working \_State\_ residents, our law firm has recently expanded our services to include Mortgage Modification Services. By combining our experience helping clients navigate life’s most difficult financial situations with innovative technology, we are able to assess your situation and apply for a modification based on the mortgage servicer’s specific criteria.

# Mortgage Modification Eligibility

If you have missed mortgage payments or are more than 90 days in arrears, a consultation with a member of our staff is the first step towards determining if you qualify. During the consultation, we will gather information about your income, expenses, mortgage lender, and servicer.

After the assessment, we will provide you with your options. In some cases, filing bankruptcy may be the best course of action to keep your home and modify your mortgage. However, every case is different and outcomes can be impacted by a variety of factors. This is why it is critical you work with a law firm that has bankruptcy and mortgage modification expertise.

# The Mortgage Modification Process

When we have agreed on the best path forward, we complete the official mortgage modification application together. The technology platform our firm has invested in allows us to create a custom application specific to the demands of your mortgage servicer.

When your house is on the line, the packet must be as complete and error-free as possible. In fact, errors and missing information is the number one reason why consumers who apply on their own often get no response or have their applications rejected.

# The Application Review Period

Following the submission of your application, the servicer may respond with requests for additional information. In many cases, the lawyer plays a key role as your advocate shedding light on elements of your financial profile that impact your ability to pay the current monthly mortgage amount.

Once the review is complete, the servicer will provide their decision. If your application is accepted, a new mortgage structure and monthly payment amount will be presented for you to agree to. If your application is denied, the servicer must provide a reason for the denial, and you and your attorney can discuss an alternative course of action.

# How to Get Started

The most important decision you can make is to take action. In our experience these situations do not get better, they get worse. By taking a proactive approach with your mortgage servicer you make the first move. Don’t wait for a foreclosure letter to show up in your mailbox. If you know that your missed payments may be a problem, learn about your options as soon as possible.

<CTA: Call us at \_X\_ /Submit the form below / Text us at \_x\_>