

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: FROM (YOUR NAME):

**Imminent Default/ Home
Retention/ Making Home
Affordable**

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: SENDER'S CONTACT NUMBER #2:

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

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. Form (form on 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 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.
8. Copy of Utility Bill (recent)
9. 4506 T (IRS form), filled out per instructions and signed/dated at the bottom.