



# **60-Minute Loan Modification: How to Modify Your Mortgage Fast and Correctly; or Loan Modification Do-it-Yourself Under One Hour!**

*Mike Rockwood*

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GET YOUR LOAN MODIFICATION APPLICATION DONE NOW! Every day counts, so take action immediately! This free-money-mortgage-modification bonanza will NOT last forever. This loan modification guide is designed to show you exactly how to rapidly apply, submit and receive a mortgage modification with less than 1-hour work! The last thing you want to do is read a textbook, so this guide is organized so readers can fly through it, reading only the sections that pertain to their particular situation. Homeowners can crank out a breathtaking application in the shortest possible time (while having all the facts to reference, should the need arise.) You will learn: -What to do if you lied about your income on your original loan application. (Join the club and see pg. 19) -Not sure if you qualify for a loan mod? (Find out in 2 minutes flat. See Chapter 2, p. 27) -Are loan modifications really worthwhile? (Savings projections on pgs. 16, 19, 66, 67) -How a mortgage modification will affect your credit (FICO) score. (See pg. 21 & Chapter 9) -Considering a refinance instead of a loan mod? (Bad idea. Learn why on pg. 7) -Confused about Debt-to-Income Ratio (DTI)? (Straight facts on pgs. 28, 31, 40, 52, 54) -Do I just stop paying my mortgage? (Maybe. See pg. 22) -What about RESPA and TILA violations & fancy 'Forensic Loan Audits'? (See pgs. 24, 34) -How to write your Hardship Letter in 6 minutes. (See pgs. 42-51) -What should my income be...not too high or too low? (See pg. 51-54) -Have you heard that your credit score does not matter? (You're right. Learn why on pg. 28) -Want to bump your FICO Score back up to 700+ post loan mod? (Learn how in Chapter 9, pgs. 74-81) -How to "stall" foreclosure? (Produce the Note Strategy - works for some p. 27)

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