



Our involvement thus far has been merely as a courtesy to help you navigate the process of submitting information to your mortgage holder. Therefore, we need you to know that we are not in a position to provide any additional assistance. Below is a list of some of the resources that we believe are far better equipped to assist you going forward.

- You should begin by contacting your lender and continue to ask for a representative that you feel comfortable with. That may take many phone calls over some time. Make sure you are speaking to someone who first, understands what you are telling them, and second, is able to discuss solutions that makes sense or can succinctly explain why they are unable to help you. You will need to send your lender the following: **Letter of Hardship** explaining what has changed since the time you acquired the loan to the present; **Current Pay Stubs** from all parties on the loan (proof of income); **Two month's bank statements** (expenses); **Two years' tax records**; **Financial form** (loan modification application) provided from the bank.
- **You may want to consult with an attorney regarding legal options that may be available to you** should your mortgage holder not extend the forbearance or modify the note. We have interviewed numerous attorneys and were especially impressed with the firm below. If you haven't spoken with an attorney you may want to do so because if you ultimately consider a short sale, foreclosure, or deed in lieu of foreclosure, there are implications that we are not qualified to discuss; however, Corey would be able to review those with you.

Mack Drucker & Watson
Biltmore Financial Center II
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Attorney: Corey Richter (w) 602-778-9900, (e-mail)
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- **You may want to resume conversations with a Realtor regarding a short sale of your home.** Let us know if you need a referral to short sale specialist.
- **You may also want to contact a consumer counseling service** to discuss other options that may be available to you. We have come across two that were recommended to us by several reputable sources. While much of what they do is work with clients to prepare packages to submit to the lender when petitioning for loan modifications (and you are already well down this road), it seems reasonable



that they would also be a valuable resource for you to discuss other options that may be available to you.

Neighborhood Housing Services – 602-258-1659
Community Housing Resources – 602-631-9780

We need you to know that at this point, there is nothing else that we can do to assist you. We will periodically check in to see how you are doing, but we cannot stress enough the importance of you engaging proactively with some of the above resources. If you are on the verge of you losing your home, we want you to have covered all of your bases and the above resources are a great place to start.

If you have any questions, please feel free to contact us. We realize you are in a very difficult situation and we wish you the very best in resolving this. We will certainly assist you in any way possible, but your situation has progressed beyond our professional abilities.

