

Law Offices of James Burns, Esq.

Loan Modification

Questionnaire

Please fax to (714) 464-4448

Date: \_\_\_\_\_

Full Name: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

U.S. Citizen:  Yes  No E-mail Address: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_\_ Home Fax: (\_\_\_\_) \_\_\_\_\_

Employer: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: (\_\_\_\_) \_\_\_\_\_ Work Fax #: (\_\_\_\_) \_\_\_\_\_

Name of Spouse: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Spouse's Employer: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: (\_\_\_\_) \_\_\_\_\_ Work Fax #: (\_\_\_\_) \_\_\_\_\_

1. What is your current LTV? \_\_\_\_\_

2. How much do you owe on your mortgage note? \_\_\_\_\_

3. What is your current interest rate? \_\_\_\_\_

4. What type of loan do you have e.g., is it fixed or adjustable – is it interest only?

\_\_\_\_\_

5. What is the amortization period? \_\_\_\_\_

6. What is your current PITI (Acronym for principal, interest, taxes, and insurance, the four components of a mortgage payment) and what can you truthfully afford?

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7. What is your Debt To Income (DTI)...and what if anything are you willing to get rid of or payoff to get your DTIs to a percentage that the bank thinks is healthy (generally around 45-60%)?

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8. Are you in bankruptcy or considering it? \_\_\_\_\_

9. Have you listed your home in a short sale? \_\_\_\_\_

10. Have you received a notice of default from your lender? \_\_\_\_\_

11. Have you received a notice of Trustee Sale and what is the date? \_\_\_\_\_

12. What is your net annual income? \_\_\_\_\_

13. What is your hardship? \_\_\_\_\_

14. Who is your lender or lenders if you have a second by another lender?

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