



J. BECKER
& ASSOCIATES

ATTORNEYS AT LAW

INTERNAL LOAN MODIFICATION APPLICATION

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BORROWER INFORMATION

BORROWER: _____ CO-BORROWER: _____

SOCIAL SECURITY #: _____ SOCIAL SECURITY #: _____

MARITAL STATUS: **SINGLE/MARRIED/DIVORCED** MARITAL STATUS: **SINGLE/MARRIED/DIVORCED**

DATE OF BIRTH _____ DATE OF BIRTH: _____

HOME PHONE: _____ HOME PHONE: _____

CELL PHONE: _____ CELL PHONE: _____

EMAIL : _____ EMAIL: _____

MAILING ADDRESS: _____

PROPERTY INFORMATION

PROPERTY ADDRESS: _____

ESTIMATED VALUE: _____ ANNUAL PROPERTY TAXES: \$ _____ ANNUAL INSURANCE: \$ _____

NUMBER OF UNITS: _____ CONDO/ MAINTENENCE/ ASSOCIATION FEES: \$ _____

ARE YOUR TAXES & INSURANCE INCLUDED IN YOUR MORTGAGE PAYMENT? Y / N

IS THE PROPERTY YOUR: **PRIMARY RESIDENCE / SECOND HOME / INVESTMENT**

1ST MORTGAGE

MORTGAGE COMPANY: _____ LOAN # : _____

BALANCE WITHOUT ARREARS: _____ ARREARS: _____ DATE OF INITIAL DEFAULT: _____

IS THE LOAN: **FHA / VA** DO YOU PAY MORTGAGE INSURANCE: Y / N AMOUNT:\$ _____

LOAN PREVIOUSLY MODIFIED: Y / N DATE OF LAST LOAN MODIFICATION: _____

IS THE PROPERTY SUBJECT TO A FORECLOSURE PROCEEDING: Y / N

2ND MORTGAGE

MORTGAGE COMPANY: _____ LOAN #: _____

BALANCE WITHOUT ARREARS: _____ ARREARS: _____ LOAN IN DEFAULT: Y / N

DESCRIPTION OF FINANCIAL HARDSHIP

DATE THAT YOUR FINANCIAL HARDSHIP BEGAN: _____

Please Provide a brief description of the hardship that cause you to default on the mortgage:

EMPLOYMENT

CO-BORROWER

(WAGE EARNER)

BORROWER

EMPLOYER: _____ EMPLOYER: _____

ADDRESS: _____ ADDRESS: _____

POSITION: _____ POSITION: _____

START DATE: _____ START DATE: _____

GROSS MONTHLY INCOME: _____ GROSS MONTHLY INCOME: _____

NET MONTHLY INCOME: _____ NET MONTHLY INCOME: _____

OTHER INCOME

BORROWER

CO -BORROWER

2ND JOB	\$	2ND JOB	\$
SELF EMPLOYMENT INCOME	\$	SELF EMPLOYMENT INCOME	\$
ALIMONY	\$	ALIMONY	\$
CHILD SUPPORT	\$	CHILD SUPPORT	\$
SOCIALSECURTY	\$	SOCIALSECURTY	\$
DISABILITY	\$	DISABILITY	\$
WORMANS COMP	\$	WORMANS COMP	\$
PENSION	\$	PENSION	\$

CONTRIBUTION INCOME

NAME OF CONTRIBUTOR:	CONTRIBUTION AMOUNT
SOCIAL SECURITY #:	
RELATIONSHIP TO BORROWER:	
ADDRESS OF CONTRIBUTOR (If different from the subject property):	

OTHER INCOME

DESCRIPTION OF OTHER INCOME	GROSS	NET	FREQUENCY
	\$	\$	

MONTHLY EXPENSES

FOOD, GROCERIES, DINING OUT	\$	GAS// HEATING OIL	\$
MONTHLY RENT PAYMENT	\$	ELECTRIC	\$
VEHICLE MAINTENANCE, REPAIR, PARKING, GAS & TOLL	\$	WATER	\$
AUTO INSURANCE	\$	CABLE	
PUBLIC TRANSPORTATION COSTS	\$	HOME PHONE	\$
HEALTH INSURANCE PREMIUMS	\$	INTERNET	\$
PRESCRIPTIONS, MEDICAL SUPPLIES, CO-PAYS, ETC.	\$	CELL PHONE	\$
ALIMONY, CHILD SUPPORT	\$	GARBAGE PICK UP	\$
CHILD /DEPENDANT CARE	\$	SEWER	\$
PROPERTY MAINTENANCE /REPAIR	\$	CLOTHING	\$
LANDSCAPING & SNOW PLOWING	\$	LAUNDROMAT	
HOMEOWNERS ASSOCIATION DUES	\$	DRY CLEANING	
TUITION / CONTINUING EDUCATION	\$	KIDS ACTIVITES	
LIFE INSURANCE PREMIUMS	\$	GYM MEMBERSHIP	
HOUSEKEEPING AND PERSONAL CARE SUPPLIES	\$	RELIGION	
OTHER:	\$		
OTHER:	\$		

CREDIT CARDS

CREDIT CARD NAME	CARD BALANCE	MINIMUM MONTHLY PAYMENT	BORROWER CO-BORROWER JOINT	CURRENT OR IN DEFAULT	MONTHS IN DEFAULT	PAID THROUGH BUSINESS
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N
	\$	\$	B/CB/J	C/D		Y/N

AUTO LOANS

FINANCE COMPANY	LEASE	MONTHLY PAYMENT	BORROWER CO-BORROWER JOINT	CO-SIGN FOR OTHER	CURRENT OR IN DEFAULT	LOAN BALANCE	PAID THROUGH BUSINESS
	Y/N	\$	B/CB/J	Y/N	C/D	\$	Y/N
	Y/N	\$	B/CB/J	Y/N	C/D	\$	Y/N
	Y/N	\$	B/CB/J	Y/N	C/D	\$	Y/N

INSTALLMENT / STUDENT LOANS

CREDITOR	LOAN BALANCE	MONTHLY PAYMENT	BORROWER CO-BORROWER JOINT	CURRENT OR IN DEFAULT	FEDERAL OR PRIVATE STUDENT LOAN	PAID THROUGH BUSINESS
	\$	\$	B/CB/J	C/D	F/P	Y/N
	\$	\$	B/CB/J	C/D	F/P	Y/N
	\$	\$	B/CB/J	C/D	F/P	Y/N
	\$	\$	B/CB/J	C/D	F/P	Y/N
	\$	\$	B/CB/J	C/D	F/P	Y/N

OTHER REAL ESTATE OWNED

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address	Property Type	Present Market Value	Amount of Mortgage Liens	Gross Rental Income	Mortgage Payments	Insurance, HOA & Taxes
		\$	\$	\$	\$	\$

QUESTIONS & ANSWERS

1. ARE THERE ANY ADDITIONAL LIENS ATTACHED TO THE PROPERTY? Y / N
2. DO YOU HAVE ANY JUDGEMENTS AGAINST YOU? Y / N
3. DO YOU OWE STATE OR FEDERAL INCOME TAXES? Y / N
4. PROPERTY TAXES IN DEFAULT Y / N AMOUNT DUE:\$ _____ NOTICE OF LEVY/SALE Y / N
5. HAVE YOU SUBMITTED A FINANCIAL APPLICATION TO YOUR MORTGAGE LENDER: Y / N
6. PROPERTY CURRENTLY LISTED FOR SALE Y / N LIST DATE: _____ LIST PRICE:\$ _____
7. BANKRUPTCY IN THE LAST 10 YEARS? Y / N CHAPTER: _____ DISCHARGE DATE: _____



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20 South Main St. STE 205 New City, N.Y. 10956

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AUTHORIZATION TO RELEASE INFORMATION

Mortgage Lender/Service Name

Account / Loan Number

The undersigned Borrower and Co-Borrower (if any) (individually and collectively, "Borrower" or "I"), authorize the above mortgage lender/service and its successors and assigns (individually and collectively, "Service") and the following third parties

Relationship to Borrower: Attorney

Individual Representatives: Joseph Becker, Matthew Albanese and Mary Ellen Wojtunik

I, authorize the above referenced "Third Party" (individually and collectively, "Third Party") to obtain, share, release, discuss, and otherwise provide to and with each other public and non-public personal information contained in or related to the mortgage loan of the Borrower. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, payment activity of the Borrower.

Furthermore, I give permission for "Third Party" to establish an escrow account, give our income and expenses over the phone and make any and decisions regarding the rate& term on my loan.

The Service will take reasonable steps to verify the identity of a Third Party but has no responsibility or liability to verify the identity of such Third Party. The Service also has no responsibility or liability for what a Third Party does with such information.

A copy of this authorization may be accepted as an original. Authorization allowed for the term of one year.

PLEASE SEND ALL CORRESPONDENCE REGARDING MY LOAN TO J. BECKER & ASSOCIATES, PLLC 20 South Main St. STE 205 New City, N.Y. 10956.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION:

SSN#: _____

SSN#: _____

Applicant Signature [Date]

Co Applicant Signature [Date]

Applicant Name

Co Applicant Name

DOCUMENT CHECKLIST

B=BORROWER

CB=CO-BORROWER

CT1= CONTRIBUTOR 1

CT2= CONTRIBUTOR 2

	DESCRIPTION	B	CB	CT1	CT2
	The most recent pay stubs covering a period of 30 days FOR ALL BORROWERS OR CONTRIBUTORS				
	Your most recent two bank statements from all accounts with all pages (no transaction histories, actual statements)				
	Your most recent pension award letter reflecting the monthly amount earned				
	Your 2021 Social Security/Disability award letter				
	Your most recently filed personal federal tax return (1040), signed with all schedules. If you have not filed for 2020, please provide your 2019 return, a copy of your 2020 extension and your 2020 W2 or 1099				
	A three-month Profit & Loss statement (for any business you have ownership in).				
	You're most recent three business bank statements from any and all accounts, with all pages (for any business you have ownership in).				
	Your most recently filed business tax return, signed with all schedules. If you have not filed for 2020, please provide your 2019 return (for any business you have ownership in) and a copy of your 2020 extension form.				
	Current lease agreements for all tenants from all properties owned.				
	A mortgage statement for all mortgages, including other properties owned (old is OK if that's all that you have).				
	The divorce decree or court order awarding child support/alimony/ or ownership in the subject property				
	A recent property tax bill(s) reflecting the annual property taxes for any and all properties owned.				
	The homeowner's insurance deceleration page for all properties owned				
	A recent Homeowners association statement for the subject property reflecting monthly fee and the name & address of the association				
	A copy of the previous modification agreement for any mortgages on the subject property.				
	A copy of any prior applications, financial statements or hardship letters that were previously submitted to your lender.				
	A recent gas or electric utility bill in your name from your primary residence (gas, electric, cable).				