

# MIKO DEMO

## REQUIRED DOCUMENTATION CHECKLIST

*In order to process your request for loss mitigation we will need the following documentation:*

- **RETAINER AGREEMENT:** Needed in order for Attorney to proceed with negotiation.
- **PAYMENT AUTHORIZATION:** For Negotiation process.
- **APPLICATION:** This will help your lender understand your current profile and establish your ability to pay your current mortgage or repay a modified mortgage.
- **HARDSHIP LETTER:** Your lender wants to understand what the problem was that caused the delinquency and how you have solved or intend to solve the problem. In other words, explain what caused the problem and why it won't happen again. It should be a DETAILED letter. Note that we will consider this letter a DRAFT and will help you if necessary.
- **TAX RETURNS:** We only need complete copies of the last two years of your Federal Income Tax returns. If you have not filed for last year, please include a copy of the extension and a brief note explaining why you have not filed.
- **PAY STUBS/OTHER INCOME:** Copies of your last two months paycheck stubs. If you are self-employed include a profit and loss statement for the last six months and bank statements for your business accounts for the last six months. If you have rented a room(s) in your home, the lender will require a rental agreement. Verification of any other source of income.
- **BANK STATEMENTS:** Copies of all bank statements for all open accounts for the last two months. (Includes 401k, IRA, etc...)
- **COPIES OF ALL BILLS:** A copy of monthly statements of all household bills, utility bills (electric, gas, water, etc...), insurance bills (car, home, health, etc...) and any other outstanding liabilities you pay.
- **AUTHORIZATION FORM/AUTHORIZATION TO RUN CREDIT BY LENDER:** These forms allow us to communicate with your lenders. The second authorization allows the lender to verify information on your application.(Credit Authorization when applicable)
- **LEGAL NOTICES:** Copies of all legal notices you have received from your lender(s). Be sure to give us complete information about your lender(s). For example, copies of correspondence you received, address, phone number and name of any individual with whom you have discussed this matter.

I/We, \_\_\_\_\_ understand that the information that is needed to provide a complete assessment to my/our mitigation or loan modification process is indicated above. I/We understand that without the complete information requested above I cannot assist us with the assessment, processing, and negotiation of our loan. I/We understand that the lender's right to the foreclosure process is not negated by the mere submission of my/our loss mitigation package.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# MIKO DEMO

Submission \_\_\_\_\_

*Loan modification*

Name	Our case file	
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Company

Home Owner Information				
Property Information				
Employment				
Name	Employer	Years	Work	
Income And Savings				
Name	Net income	Other income	Total income	Savings

### 1. Mortgage Information

Mortgage company	Balance	Payment	Includes tax/ins	Rate	Type
Mortgage company	Last payment made	Mo's delinquent	Notice filed	Future interest rate	Date rate will adjust

### 2. Debts And Bills

Instal ment	Credit card	Groceries	Utilities	Life insurance	Auto insurance

### 3. Delinquency Reason

Unemployment   
  Medical   
  Unexpected expenses   
  Divorce   
  Accident  
 Death   
  Rate increase   
  Other   
  Unpaid

### Explanation

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# Submission

*Loan modification*

Name	Our case file	
Company		

## 4. Supporting Information

Sales	Listing date	Value	City	Postal code

Sales	Listing date	Value	City	Postal code

## Request

### Modification Terms:

Repayment Type	Term	Rate	Payment	Loan amount

### Modification Terms:

Repayment Type	Term	Rate	Payment	Loan amount

Proposed ÖVQ	Disposabl	Balance Change

Proposed ÖVQ	Disposabl	Balance Change

## Notes

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