

WEINBERG & ZIEGLER

ATTORNEYS AT LAW

1235 FOURTH AVENUE EAST • SUITE 200
OLYMPIA • WASHINGTON • 98506
TELEPHONE (360) 943-4885 • (360) 943-6200
FAX (360) 943-4827

STEVEN P. WEINBERG, ATTORNEY AT LAW
MORGAN G. ZIEGLER, ATTORNEY AT LAW

LINDA ELMORE, PARALEGAL
MICHAEL H. CODAY, PARALEGAL
KC WILKERSON, PARALEGAL
MITRA AKHAVAN, PARALEGAL

LOAN MODIFICATION INFORMATION AND CONSENT

Many people in an active bankruptcy are interested in pursuing a loan modification. The Bankruptcy Court expressly allows negotiation for loan modification. A copy of the local rule is attached. A loan modification usually proceeds in the following way:

- ◆ You contact your mortgage creditor, let them know you have a loan with them, and that you are interested in modifying the terms of the loan
- ◆ If the mortgage creditor is willing to consider a loan modification, you ask them to send a consent form and loan modification packet to our office at the address above or you can use this form with attorney signature below as a consent form to initiate the process.
- ◆ We will review, sign any additional consent forms, and send the loan modification packet on to you
- ◆ You then complete a loan modification application with the mortgage creditor
- ◆ You contact us if a loan modification proposal is developed with the creditor
- ◆ We will work with you, the mortgage creditor, the Trustee's Office, and the Court for approval of the loan modification
- ◆ We will work with you to modify bankruptcy to incorporate changes needed due to the mortgage modification

We have more information about loan modification on our website: www.bankruptcyolympia.com, including a link to the Making Home Affordable Program www.makinghomeaffordable.gov.

This letter will also serve as consent for your mortgage creditor to speak with you about loan modification with the Attorney signature below.

Attorney Signature

Date

Case Name: _____

Case Number: _____