

IN ALABAMA:

1 CHASE CORPORATE CENTER, SUITE 400
BIRMINGHAM, AL 35244

(205) 853-6745 PHONE
(205) 853-6744 FAX
1-866-734-7999 TOLL FREE



IN PENNSYLVANIA:

1275 GLENLIVET DRIVE, SUITE 100
ALLENTOWN, PA 18106

(610) 871-0535 PHONE
(610) 871-0536 FAX
1-866-734-7999 TOLL FREE

Dear Homeowner;

I know that in these troubling times you may feel as though there is no hope. You may be embarrassed, confused, and worried. Let me reassure you that Titanium Realty Solutions, LLC (TRS) are equipped to deal with any scenario to help you either stay in your home via loan modification*, or arrange for short sale** and assist you in relocating.

*Loan modification is a common practice in today's economy. It is the process in which your lender modifies the terms of your mortgage agreement to bring your loan current and become solvent again with your debt.

Generally, the lender may do a few different things, or even a combination of several to assist you in keeping your home. TRS makes no guarantee of what the lender may do to help, but we reach for the maximum assistance in all cases.

Sometimes we are able to negotiate a lower interest rate to reduce your payments. We may also be able to convince the lender to re-amortize your loan payment schedule for a longer period of time that may also reduce your monthly payments. In some cases, we can get them to do both.

TRS, like all brokerages, does charge a nominal fee for our services. But we realize that our fee must be reasonable and manageable to fit comfortably into your budget. Obviously, if you had the money to pay a fee, then you'd just pay the mortgage. But our fee is not designed for profit, only to cover our expenses for our services. Most brokerages charge anywhere from \$500, to thousands of dollars. TRS only charges \$200 for a loan modification, but you won't be required to pay one red cent, unless we get the job done for you. And, if you need, we will arrange payment arrangements for you to comfortably fit into your budget.

**Short sale is when you may not qualify for a loan modification based on the lender's criteria. In this situation, the lender will allow time for you to list and sell the home for less than what is owed, without penalty to your credit rating. Unfortunately, you will not be able to stay in your home in this scenario, but you might be able to acquire funds from the sale to relocate. Typically, the home is listed below retail market value for a quick sale, but TRS will always try to get the maximum price for your home.

A TRS agent will be able to determine what the best course of action is based on your individual scenario. Results may vary. A TRS agent will review in detail with you the best and worst case scenarios.

Attached you will find a packet of information that you will need to complete and return with the additional documents requested. This packet should be completed in full. Use the "Documents Needed" checklist to assist in gathering this information. Once you are ready, contact our office to schedule your initial interview and get this process underway. If you need assistance of any kind in completing your paperwork, please do not hesitate to call. Our contact information is listed at the top of this letter.

You're in good hands with TRS. Take a breath, and sigh with relief. We are here to help you out of this crisis! We'll get it done!

Very Truly Yours,

Jason R. Grammes, Owner/Broker
Titanium Realty Solutions, LLC





Documents Needed

In order to send a complete package to your lender to request a loan modification, we will need the following documentation. Use the checklist below to assist in gathering this vital information:

- Prior year W-2 or 1099, or statement of unemployment
- Prior year full Federal and State Tax Return
- Last 60 days paystubs
- Last 60 days bank statements
- Completed Financial Statement
- Letter of Hardship
- Copies of all collection letters and/or foreclosure letters
- Copy of recent mortgage statement showing lender name, phone #, loan #, interest rate, and principal balance
- Signed authorization & release form

If in bankruptcy, we will need the following additional documentation:

- Attorney Information: Name, Address, Email
- Letter of authorization from your attorney giving TRS permission to negotiate on your behalf.
- Bankruptcy Information: Case #, Date Filed, Chapter Filed
- Information if lender has/will file an order for 'Relief From Stay'

We must have all this documentation before we can complete a modification package to your lender. The lender will require this information, and an incomplete file will delay a timely resolution which could potentially hinder your chances of modifying your loan. TRS makes no guarantees of results, each case is individually unique and results may vary.

