



Never Available Before

UNTIL NOW, only a lender or servicer could tell you whether you qualified for a HAMP loan modification, and even then, only after you'd made months of "trial payments" ...

Some Benefits of the REST Report

1. The REST Report allows homeowners to know with certainty whether they qualify for a HAMP loan modification, and what the terms of that modification would be, BEFORE they apply, so they can avoid the otherwise costly, stressful and/or time consuming process.
2. With the REST Report, you'll KNOW for sure and in a matter of hours whether you qualify for HAMP, or why you don't... before you apply, or even after you've applied.
3. Homeowners can use the REST Report by sending it to their lenders or servicers, along with their supporting documentation when they apply for a loan modification.
4. If the REST Report shows that you do qualify for a HAMP loan modification, you can be assured that you will qualify, assuming your lender follows the HAMP guidelines for servicers.
5. If your lender or servicer should deny your HAMP modification, you will be armed with the facts that will provide a basis for appealing that decision.

YES! I'd like to learn more!

Name:

Email Address:

Phone Number:

Message:

provide a basis for appealing that decision.

6. If the report shows you don't qualify for a HAMP loan modification, you won't waste money or time chasing a modification for which you won't be approved, but that doesn't mean you won't get your loan modified. If your lender or servicer offers an in-house modification program, you can still use the Rest Report to apply for that modification program.
7. In some cases, borrowers have decided that a modification is not the best option, and have decided to short sell, or sign a deed in lieu of foreclosure. The REST Report can provide a detailed Net Present Value (NPV) analysis of your situation related to a Short Sale.
8. If your state offers a foreclosure mediation process, the REST Report is a powerful tool when used by you or your attorney to present your case to the state's assigned mediator.

The Report Results Are Delivered Quickly

Once you purchase a REST Report, the results are usually available the same day so you can act quickly. When you have your REST Report in hand, you will know exactly where you stand with regard to a HAMP modification, and will also have the benefit of knowing the Net Present Value of the loan as compared with other foreclosure options, so you'll be able to make more informed making decisions going forward.

By being armed with your REST Report today, you'll know very soon whether or not you qualify for a HAMP loan modification, and the modified payment terms of that modification.

Also, if for some reason you don't qualify for HAMP, the REST Report will show you WHY you don't qualify, and provide the Net Present Value to your lender of other alternatives to foreclosure that may be available to you.

With the REST Report, you are essentially armed.

The REST Report arms you with the knowledge and guidance you need to better handle whatever your current loan situation happens to be.

Homeowners who want to pursue a loan modification can know in advance whether they qualify for HAMP or not. The report results can save the time and money by directing you down the proper path. If you qualify for a HAMP modification, you can know in advance what your new payment, rate and terms will be, and you can approach your bank with that information. And, by submitting a REST Report showing you that you qualify for HAMP, along with your supporting documents, when applying for a loan modification improves your chances of being approved under HAMP, because the REST platform is a version of the same software platform used by major banks and servicers to determine HAMP eligibility.

And, when you have a REST Report, you have what you need to push back should your bank still refuse to modify your loan. Without it, it's worth pointing out, you are essentially unarmed. If you don't qualify, you can



Send Message

There's only one REST Report

The REST Report allows you to know, before you apply, whether it is in the best financial interest of the investor [who owns your loan] to modify your loan. You may or may not qualify for HAMP, an in-house program, or none at all. But you will be armed with the information necessary to make the best decision for you and your family.

Homeowners use the Report by sending it to their bank, along with supporting documentation required when applying for a loan modification. The Report is valid for 90 days from the date it is generated.

What is a Hardship?

Lenders and servicers require a verifiable hardship before you will be eligible for a

avoid taking a long path towards something that would be unattainable in the long-run.

But...

Homeowners already in a trial modification, but still waiting to hear if they have in fact been approved for a permanent modification under HAMP, benefit from running their REST Report because with their report, they'll know where they stand before hearing that they have been declined for some undisclosed reason.

Once a bank denies you for a loan modification they can move to sell your house quickly, and sometimes that means a matter of days. By knowing that you don't qualify earlier in the process allows you to either talk with your bank about alternatives to the HAMP program for which you may be eligible.

Should no modification program be available to you for whatever reason, the REST platform also qualifies you for a HAFA short sale, the government's latest short sale incentive program for lenders and servicers.

To order a REST Report, call our trained specialists at 1-800-838-HAMP(4267).

hardship before you will be eligible for a loan modification. Acceptable hardships include: job loss, reduction in pay, medical issues, death of family member, divorce, or interest rate reset. The important point is that you must be able to demonstrate to the lender how your hardship has impacted your ability to make your loan payments.

Signed Tax Returns

Lenders also require signed tax returns for the last two years, both personal and business, if applicable. Make sure the copies of returns you submit are signed and include all schedules. You will also have to sign a 4506-T form so that your lender may request copies of your tax returns from the IRS. You can find the form here: **FORM 4506-T**

Why Guess, When You Can Know in About a Day?

It only takes about a day to get the REST Report, so why would anyone want to guess whether it is in the financial best interest of the investor to consider modifying your loan?

"I wouldn't even consider starting the process of getting my loan modified until I had my REST Report, and I can't imagine anyone wanting to pursue a loan modification without it."

- **Martin Andelman** (*Mandelman Matters*)

"After spending the last 10 MONTHS learning about the REST platform, I could not be more serious when I tell you that I strongly endorse homeowners ordering the REST Report...it is a "game changer," as they say...the real deal."

- Martin Andelman (*Mandelman Matters*)

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