



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" ...



ORDER NOW!

How to Order and Use the REST Report

- A. First, our trained specialists enter information about you and your mortgage into the REST loan disposition software platform. We make it easy by emailing you a checklist of what you need to have handy when you call, and your Report will be emailed to you within a few hours.
- B. The REST Report shows whether it is in the financial best interest for your investor to modify your loan, and it tells you whether you should qualify for a modification under HAMP. If you do qualify for HAMP modification, it will show what the terms of that modification will be. And if the Report shows that you don't qualify, for HAMP, it will show you why you don't.
- C. Even if you don't qualify for a HAMP modification, it doesn't mean you can't get your loan modified. Most lenders and servicers offer in-house modifications, and in fact, far more in-house modifications have been granted than modifications under HAMP. The REST Report will also analyze whether or not it is in the financial best interest of the lender to grant you an in house modification, and identify several in house modification alternatives.
- D. The Report also qualifies homeowners for HAFA Short Sales, and shows the NPV, or Net



The Best Thing to Happen to Loan Modifications Since...Forever

UNTIL NOW, only a lender or servicer could tell you whether it is in the financial best interest of your investor to modify your loan. Now YOU can know this, before you apply.



Facts About the REST Report

1. The REST Report shows whether it is in the financial best interest of your investor to modify the loan. If so, assuming you meet HAMP or in house modification guidelines, you

YES! I'd like to learn more!

Name:

Email Address:

Phone Number:

Message:

Send Message

There's only one REST Report

The REST Report allows you to know, before you apply, whether it is in 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.

Present Value, of other foreclosure alternatives.

E. Once you receive your Report, one of our trained specialists will review what the Report shows, so you'll know what it means. Once armed with the Report and the knowledge of your options that comes along with it, you can start making smarter decisions right away. Why would anyone want to go through the modification process without it?

should be able to get your loan modified.

2. If your lender or servicer should incorrectly deny your HAMP modification, you will be armed with the facts that will provide a basis for appealing that decision.
3. 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 gives a detailed Net Present Value (NPV) analysis of your situation related to a Short Sale.
4. 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.

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 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*)

[Home](#)

[About Us](#)

[Eligibility](#)

[Homeowner](#)

[Report](#)

[Sample](#)

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