



Application for Loan Modification

Primary applicant information

Application Date	
Full Name	
Phone Number	
Email Address	
SSN #	
Mailing Address	

Co-applicant information

Application Date	
Full Name	
Phone Number	
Email Address	
SSN #	
Mailing Address	

Please answer the following questions honestly, lender may request to validate some of your responses.

1. Can you please detail the reason(s) you have fallen behind on your payment(s)? Please use the back side of this page if necessary for your response.

2. What is your current combined household income? Can you please provide proof of income (return copies of paystubs or other wage earnings with this application)?

Monthly income _____

Annual Income _____

3. If lender chooses to approve your modification request, what assurances can you provide to your lender that you will be 100% current on a new payment arrangement? **Be advised, lenders are typically agreeable to one modification if the reasons are just. Your lender may be unwilling to modify your account multiple times.** Please use the back side of this page if necessary for your response.

4. Have you considered selling your property?

5. Can you bring any money down to help you qualify for this modification? Please provide an amount you can bring down towards the loan. Lenders may strongly consider money down as a sign of good faith. The money down will apply to your loan.

Total Amount you can bring as Money Down: _____

Acknowledgement. Signers swear and affirm the above information is true and correct. Lender may rely on this information to process the Modification application. Lender may use your contact information provided to call you with any questions they may have.

Sign and Date

Sign and Date

Printed Name

Printed Name

Thank you for providing this information. Once completed please send to Covey Financial via email, fax or text.

Email: Staff@coveyfin.com Fax: 210-618-0561 Text: 210-610-6250

When returning the information please include:

1. Copy of applicant(s) ID
2. Proof of income to question #2