

What is a Loan Modification?

- * Like a mortgage refinance
- Modify existing mortgage terms
- * Requires proof of "hardship"
- * Eligible after missing payment(s)

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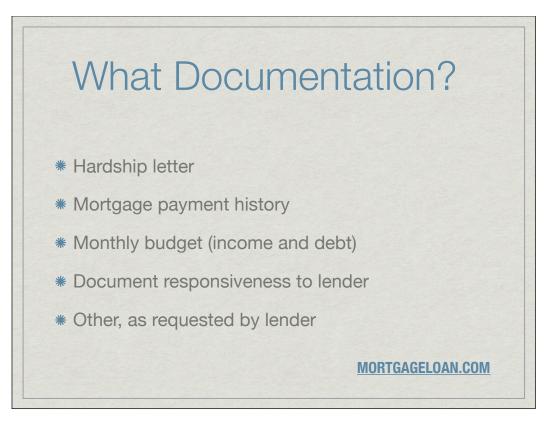


Where Do I Get One?

- Mortgage lender
- * Mortgage servicer
- * Attorney
- Beware of loan modification "specialist"



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Loan Modification Programs

- IndyMac Bank
- Federal Housing
 Finance Agency (FHFA)
- * Citigroup
- * JP Morgan Chase
- * Bank of America



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