



1-877-HOPE-565

Behind on Your Mortgage?
Facing Foreclosure?
In an Adjustable Rate?
No Home Equity?

A Loan Modification May Be Right For You!

With the economy in turmoil, and qualifying for a new mortgage becoming more and more difficult, homeowners are looking for a real solution to their mortgage troubles. Hope Now Modifications was founded under the principle that no one should ever come into jeopardy of losing their home due to the state of the economy. We work hand-in-hand with lenders, servicers, and counselors to ensure homeowners stay in their homes, with mortgages they can afford.

What Is A Loan Modification?

A **Loan Modification** is a written change to the terms of a homeowner's mortgage to restructure the monthly payments and loan term. The process is much faster and much less costly than a home refinance, and uses your existing mortgage. Through the modification process, we are able to accomplish things such as:

- Lower the Interest rate
- Lower the Monthly Payment
- Revising the Loan Term
- Defer Late Payments
- Forgive Past Due Balances
- Reduce the Principal Balance

Overall making your current mortgage reasonable and affordable!

Call Today For A Free Consultation!

Our Counselors will take the time to listen to your situation and help you decide if a loan modification is right for you. Even if you are not facing foreclosure, but are finding it harder and harder to make ends meet in today's marketplace, Hope Now Modifications may be able to help. Call today for a free, no-obligation consultation, and take the first step towards a better life for yourself and your family.

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Outreach to Homeowners • Counseling Homeowners • Assisting Homeowners