

GOLD and HAMMES, Attorneys

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(408) 297-8750

Date:

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Attn: HAMP/Making Home Affordable/Home Retention Department

Re: Debtor(s):
Chapter 13 Case No.
Residence address:
Acct No.

Dear Staff:

This letter is to inform you that our client has filed a Chapter 13 case in which the Debtor requests your consideration of a loan modification pursuant to the Home Affordable Modification Program (“HAMP”) as implemented by the Treasury Department, with rules and procedures set forth on financialstability.gov and hmpadmin.com. Based upon our client(s)’ gross income, ongoing monthly payments are proposed in the Chapter 13 plan consistent with the guidelines of that program (31% of Debtor’s gross income), as follows:

| Total gross income | HAMP percentage | Equals HAMP pmt* | Minus taxes, ins, HOA | Equals actual loan pmt |
|--------------------|-------------------|------------------|-----------------------|------------------------|
| \$ | multiplied by .31 | \$ | - \$ | \$ |

* Modified HAMP payment includes impounded amounts for real property taxes, insurance, and homeowners’ association dues, if any.

Please send the Trial Period Plan directly to us at the above address and provide a list of the specific documents you need to finalize the HAMP modification. We will obtain the court/trustee approval as necessary.

Very truly yours,

GOLD and HAMMES

NORMA HAMMES

AUTHORIZATION AND DIRECTION TO LENDER TO PROVIDE DOCUMENTATION AND COMMUNICATE WITH BANKRUPTCY COUNSEL REGARDING LOAN MODIFICATION

I/We hereby authorize and direct the lender and lender’s staff and agents to provide documentation and communicate with my/our bankruptcy counsel, GOLD and HAMMES, Attorneys, and their staff regarding my/our application for a HAMP loan modification.

Dated: _____

Debtor,

Debtor,