



**BORROWER(S) AUTHORIZATION  
NEGOTIATE A WORK-OUT PLAN  
ON THEIR BORROWERS' BEHALF**

Borrower Name: \_\_\_\_\_  
Social Security: \_\_\_\_\_  
DOB: \_\_\_\_\_  
Co-Borrower Name: \_\_\_\_\_  
Social Security: \_\_\_\_\_  
DOB: \_\_\_\_\_  
Mortgage Company: \_\_\_\_\_  
Loan Number: \_\_\_\_\_

The undersigned do hereby appoint Excellent Solution Group, LLC, acting by and through its employees, staff, attorneys and agents, as the authorized agent of the undersigned, to act on behalf of the undersigned, with respect to avoiding foreclosure of the following real property:

ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

As necessary to carry out the above, Excellent Solution Group, LLC, acting by and through its employees, staff, attorneys and agents, is expressly authorized, on behalf of the undersigned, to:

1. Communicate with my creditors, obtain any information regarding my accounts or debts that I may owe, including for example the account balances, payment history, verification of the account and any other information necessary to allow Excellent Solution Group, LLC, to evaluate and formulate settlement or payment offers on my behalf.
2. Make good faith settlement or payment offers on my behalf.

This authorization shall expire six (6) months from the date above unless rescinded in writing prior to that date.

Further more, the Mortgage Company will contact Excellent Solution Group, LLC, for any discussion on this matter at 407-615-2536. Additionally, all paperwork and information will be sent to:

**Excellent Solution Group, LLC, c/o Modification Department  
7560 Red Bug Lake Rd. Suite 2020 Oviedo, FL 32765**

**Email: [info@excellentsolutiongroup.com](mailto:info@excellentsolutiongroup.com)**

**Email: [excellentprocessing@live.com](mailto:excellentprocessing@live.com)**

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date



## ITEMS TO BE COLLECTED

In order to complete your Loan Modification we may request additional documentation from you. We do not need this documentation to begin processing your file. However, it is very important that you make all of the documentation listed below available upon request. Any delay in providing these documents upon request may reduce the probability of obtaining favorable results.

### **Please make sure that the following documents are available:**

- ☐ **COPIES OF MOST RECENT PAYROLL STUBS** - Please provide copies of pay stubs for the month most recently worked for both the borrower and co-borrower.
- ☐ **COPIES OF 2 MOST RECENT FEDERAL INCOME TAX RETURNS** - Please provide Federal Income Tax Returns for all borrowers, including all schedules, for the most recent tax year for both borrowers. Self Employed borrowers must include a current P & L Statement.
- ☐ **COPIES OF MOST RECENT W-2** – Please provide the most recent W-2 for all borrowers.
- ☐ **COPIES OF YOUR MOST RECENT BANK STATEMENTS** - Please provide copies of the last 2 months bank statements for all accounts, please provide **ALL** pages. If you need help obtaining your statements either online or by phone see your representative for help.
- ☐ **MORTGAGE COUPONS** - Include all correspondence from the lender about late payments or foreclosure action.
- ☐ **COPY OF YOUR 'HARDSHIP LETTER** - Please make sure that you have documented your hardship

### **Additional Document if this applies:**

- ☐ **COPIES OF ALL INCOME STATEMENTS**  
401K/ESOP, RENT INCOME, STOCKS/BONDS, CDs/MONEY MARKET ACCT.
- ☐ **COPIES OF HOUSEHOLD UTILITY BILL**  
Gas / Electric / Water / Telephone (Cell Phone /Home/ Work) / Cable and/or Internet
- ☐ **COPIES OF INSURANCE BILLS**  
Homeowner's Insurance / Life Insurance / Health Insurance / Auto Insurance
- ☐ **COPIES OF YOUR MOST RECENT CREDIT CARD BILLS**
- ☐ **COPIES OF REAL ESTATE TAX BILLS**
- ☐ **COPIES OF ANY ADDITIONAL PAYMENTS SUCH AS ALIMONY/CHILD SUPPORT, etc.**



## Financial Information Request For:

Loan # \_\_\_\_\_

Bank Name: \_\_\_\_\_

Your name & mailing address

Co-Borrower's name & mailing address

\_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Phone: \_\_\_\_\_

### **Total Monthly Income (take home)**

	Wages	Social Security	Pensions	Rent/Other Income
Mortgagor				
Co-Mortgagor				

# Of Dependents \_\_\_\_ How long on current job? Mortgagor \_\_\_\_ Co-Mortgagor \_\_\_\_

Is the property for sale? \_\_\_\_ Listing date & price \_\_\_\_

Realtor name & company \_\_\_\_\_

Realtor's phone # \_\_\_\_\_

### **Monthly Expenses**

1 <sup>st</sup> Mortgage	\$	Food	\$
2 <sup>nd</sup> Mortgage	\$	Gas/Electric	\$
Property Taxes	\$	Water/Sewer	\$
Homeowner's Insurance	\$	Trash	\$
HOA/Condo Fees	\$	Phones/Cell Phones	\$
Credit Card Payments	\$	Cable/Satellite TV	\$
Installment loan payments	\$	Internet	\$
Transportation/Gas/Car Repairs	\$	Life/Health Insurance	\$
# Of vehicles in household	\$	Child Support/Alimony	\$
Auto payments	\$	Medical/Dental Expenses	\$
Auto Insurance	\$	Charitable Contributions	\$
Day Care/Child Care	\$	Tuition	\$
Other	\$	Other	\$

I understand that the financial information provided is an accurate statement of my / our financial status. My / our signature below grants the holder of my mortgage the authority to confirm the information that I have disclosed in this financial statement, to verify it is accurate by ordering a credit report and to contact my realtor and/or credit counseling representative.

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Tel: 407-615-2536 Fax: 321-445-9833

Email: [excellentprocessing@live.com](mailto:excellentprocessing@live.com)

E-mail: [info@excellentsolutiongroup.com](mailto:info@excellentsolutiongroup.com)

[www.excellentsolutiongroup.com](http://www.excellentsolutiongroup.com)



## **Homeowner Agreement**

### **Disclaimer – Both Parties Acknowledge:**

1. Excellent Solution Group, LLC is not a law firm, nor do we give legal advice. We strongly encourage all legal questions be directed to a Real Estate Attorney in your jurisdiction.
2. Excellent Solution Group, LLC is not a CPA, Accounting Firm or Tax Attorney, nor do we give accounting/legal tax advice. We strongly encourage all Accounting/Legal Tax questions be directed to a CPA or Tax Attorney in your jurisdiction.
3. Excellent Solution Group, LLC is a financial consultant and processing service in which we negotiate on mortgage loans/other liens with Lenders and Lien Holders. All advice given through Excellent Solution Group, LLC is given based on the years of experience in Loss Mitigation, Foreclosure Process, Banking & Lending and Closing Procedures.

### **Confidentiality – Both Parties Acknowledge:**

1. All written and oral information and materials are disclosed or provided by the Client/Seller of the property to Excellent Solution Group, LLC; under this agreement is Confidential Information regardless of whether it was provided before or after the date of this agreement.
2. Confidential information will not include information that:
  - a) Is generally known in the industry of Excellent Solution Group, LLC.
  - b) Is now or subsequently becomes generally available to the public through no wrongful act of the Client or the Seller of the property.
  - c) The Client rightfully had in his/her possession prior to the disclosure to the Client by the Seller of the property.
  - d) Is independently created by Excellent Solution Group, LLC without direct or indirect use of the Confidential Information.
  - e) Excellent Solution Group, LLC rightfully obtained from a Third Party who has the right to transfer or disclose it.
3. Confidential Information supplied by the Client or Seller of the property will only be used by Excellent Solution Group, LLC for the permitted purpose of negotiating a short sale transaction with the lender/lien holder. Excellent Solution Group, LLC will not use the confidential information for any purpose that might be directly or indirectly detrimental to the Client (his affiliates or subsidiaries) or the Seller of the property.



**Short Sale or Loan Modification – Both Parties Acknowledge:**

1. Negotiating a short sale or Loan Modification with the lender is a process, which can take up to 1-6 months (depending on the circumstances it could be longer)
2. Excellent Solution Group, LLC cannot guarantee that the lender will approve the Short Sale offer or the modification. (Some short sales or modifications will be approved by the Lender and others will not be approved by the lender....every case is different. But you have a better chance at receiving a Short Sale or Loan Modification with our expertise.)
3. The Seller of the property will not receive any funds at the Closing of the Property. (What the Seller does gain is the chance to avoid foreclosure or decrease his debt owed to the Lender.)

**For this service we acknowledge that Excellent Solution Group, LLC will charge a fee \$1,9950.00 for the process of the transaction. We will be collecting an Administration's fee of the amount of \$500.00 for Initiate the process non-reimburse.**

**It is known that we fully are aware that we must comply with Excellent Solution Group, LLC to provide all of the necessary documentation to their office within 7 days. If we fail to comply with Excellent Solution Group, LLC then we acknowledge that we forfeit the right to the \$\_500.00\_\_ deposit that was given to initiate the process of our transaction.**

Accordingly, we agree that we will cooperate with Excellent Solution Group, LLC and its agents in the acquisition and procurement of all documents from the parties in a timely manner.

The receipt and sufficiency of which consideration is hereby acknowledged, both parties agree to the above on \_\_\_\_\_, 2010\_\_\_\_\_ for the property located at \_\_\_\_\_

**Client's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Client's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

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