

- **This is an important notice concerning your right to live in your home. Have it translated at once.**
- **Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificacion inmediatamente.**
- **Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.**
- **C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.**
- **这是一则关于您居住权的重要通知, 请儘快安排翻译**

## **RIGHT TO REQUEST A MODIFIED MORTGAGE LOAN**

[Date]

[POSTAL DELIVERY METHOD]

[Borrower Name(s)]

[Street Address]

[City, ST ZIP Code]

RE: [PROPERTY ADDRESS]; loan [ACCOUNT NO.] with [CREDITOR]:

To [NAME OF BORROWER/S]:

We are contacting you because our records indicate that you are eligible to request a modification of your mortgage with [CREDITOR]. If you want to request a loan modification or other foreclosure alternative option, you must complete and return the enclosed Mortgage Modification Options form along with any supporting information no later than [30 DAYS FROM DATE THIS NOTICE WAS SENT]. The Mortgage Modification Options form and any supporting documents must be returned by certified mail or similar service to [CREDITOR]. We will respond to your request within 30 days of its receipt.

Please be aware this notice of the Right to Request a Modified Mortgage Loan is different from the Right to Cure Your Mortgage Default notice that you may have already received. *The enclosed Mortgage Modification Options form provides you with four choices. These choices impact the options under the Right to Cure notice and should be carefully considered.* If you do not want to request a loan modification, you must still return the enclosed Mortgage Modification Options form. Please keep a copy of everything you send to us and keep proof of mailing the materials to us.

**If you do not return the enclosed Mortgage Modification Options form by [30 DAYS FROM DATE THIS NOTICE WAS SENT] your right to cure your mortgage default will be reduced from 150 days to 90 days and your right to cure period would end on [90 days from the date the Right to Cure notice was sent].**

If you have questions, please contact [CREDITOR] at [LOCAL OR TOLL FREE TELEPHONE NUMBER, EXTENSION NUMBER] or [ADDRESS]. If you would like assistance from the Attorney General's Office, you may contact the HomeCorps hotline at 617-573-5333 to speak with a loan modification specialist who can assist you. We suggest you mention this notice when you call.

Sincerely,

[Name of Signer]

[Title of Signer]

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

Enclosures:

- Mortgage Modification Options form
- Request for Modification Assistance Form or [CREDITOR]'s current loan modification application
- Required Documents For Loan Modification Application [Creditor may use the form in 209 CMR 56.10 or similar form]

**MORTGAGE MODIFICATION OPTIONS**

You must return this form in the enclosed envelope by [30 DAYS FROM DATE NOTICE WAS SENT]

[Borrower Name(s)]  
[Street Address]  
[City, ST ZIP Code]

RE: [PROPERTY ADDRESS]; loan [ACCOUNT NO.] with [CREDITOR]

To [NAME OF BORROWER/S]:

You must check one of the following boxes to notify [CREDITOR] of how you would like to proceed.

- I would like to request a loan modification. I have attached a complete statement of my income and list of assets, total debts and obligations as requested by the creditor in the form(s) which accompanied the Right to Request a Modified Mortgage Loan Modification Notice. I maintain my right to a 150 day period to cure my mortgage default.
- I would like to request a different foreclosure alternative such as a short sale or deed-in-lieu of foreclosure. I maintain my right to a 150 day period to cure my mortgage default.
- I do not want to request a loan modification or any foreclosure alternative. I maintain my right to a 150 day period to cure my mortgage default.
- I want to waive my right to cure the default on my mortgage loan and proceed to foreclosure. I understand that by choosing this option I waive my right to ~~any~~ the 90 day cure period.

~~IF YOU DO NOT RETURN THE ENCLOSED MORTGAGE MODIFICATION OPTIONS FORM BY [30 DAYS FROM DATE THE NOTICE WAS SENT] YOUR RIGHT TO CURE YOUR MORTGAGE DEFAULT WILL BE REDUCED FROM 150 DAYS TO 90 DAYS AND YOUR RIGHT TO CURE PERIOD WOULD END ON [90 DAYS FROM THE DATE THE RIGHT TO CURE NOTICE WAS SENT].~~

\_\_\_\_\_  
Borrower Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Telephone Number