



# **Negotiating Mortgage Modifications: Leading Lawyers on Navigating the Negotiation Process and Understanding the Impact of the Current Lending Climate on Mortgage Modifications (Inside the Minds)**

*Multiple Authors*

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Negotiating Mortgage Modifications provides an authoritative, insider's perspective on representing and advising clients facing mortgage difficulties. Featuring partners and shareholders from law firms across the country, these experts guide the reader through the challenges of residential loan workouts and the impact of the current lending climate on mortgage modifications. These top lawyers discuss their strategies for responding to recent changes in mortgage modification requests, overcoming obstacles in the negotiation process, and understanding current borrower and lender perspectives. From navigating HAMP and HARP to working with lenders in the loan modification process, these authors explain best practices for negotiating mortgage modifications in the current economic environment. Additionally, these top attorneys offer advice on conducting initial client interviews and obtaining key information. The different niches represented and the breadth of perspectives presented enable readers to get inside some of the great legal minds of today, as these experienced lawyers offer up their thoughts around the keys to navigating this rapidly-changing area of law. Inside the Minds provides readers with proven business intelligence from C-Level executives and lawyers (Chairman, CEO, CFO, CMO, Partner) from the world's most respected companies and firms nationwide. Each chapter is comparable to an essay/thought leadership piece and is a future-oriented look at where an industry, profession, or topic is heading and the most important issues for the future. Each author has been selected based upon their experience and C-level standing within the professional community. Chapters Include: 1. Eric A. Rosen, Shareholder, Rosen & Winig PA – "Handling Residential Loan Workouts in a Challenging Environment" 2. Christie D. Arkovich, Private Practice Lawyer, Christie D. Arkovich PA – "Modifying Mortgage Terms in a New Environment" 3. Jon D. Pels, Member, Pels Anderson LLC – "Key Steps in the Ever-Changing Mortgage Modification Process" 4. Robert H. Gourley Jr., Partner/Shareholder, Gourley & Griffin PA – "The Evolution of the Mortgage Modification Process" Appendices Include: Appendix A: Initial Intake Form Appendix B: Document Request Appendix C: TILA 1641(f) Request for Owner Information Appendix D: Qualified Written Request under RESPA for Ownership Information Appendix E: Qualified Written Request under RESPA for Amount Owed Appendix F: Foreclosure Client Questionnaire Appendix G: Tax Implication Memo to Client Appendix H: Sample Hardship Letter Appendix I: IRS Form 1099-C Appendix J: Sample Financial Worksheet

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