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What it's all about...

Loan Modifications are not refinances, so they are available to EVERYONE, regardless of credit history or equity.

Our Mortgage Modification Kit was structured so that you and the millions of other homeowners facing increasing mortgage payments in a declining market can take on the banks and modify the terms of your mortgage. Do not be fooled by loan modification companies that charge thousands of dollars to do what you can do in two hours.

Our Kit explains it all, step-by-step. And if you do have questions, our loan modification experts are just an email away.

You don't need to divulge personal information over the phone to a person you don't know. You don't need to fax that information to some company you've never heard of. You don't need to input that information into some internet form, either. Identity thieves are everywhere. Now, you can download the forms and fill them out in the privacy of your own home, at a time that's convenient for you. And you have the additional comfort of knowing that no one but you has access to your personal information.

All you need for a successful mortgage modification is the information and forms that are in our Kit. Mortgage Modification Solutions has created a package that enables you to quickly and easily complete the mortgage modification process. It contains ready-to-send forms and step-by-step instructions to help you get your mortgage modification application ready to send to your bank.

Using our Kit produces a well-prepared, accurate and reasonable proposal to your bank that will give them all the information they need to give prompt consideration to your mortgage modification.



News & Updates

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Banks & Fed Come Together

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(Excerpts from article by Alan Zibel, AP Real Estate Writer, November 12, 2008.)

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"This is industry's attempt to help borrowers and ease some of the burden and give them the chance to repay by using some of the payment restrictions also helps us by giving us the chance to collect some of the money we wouldn't have otherwise been able to correct." Scott Talbot, Financial Services Roundtable, November 1, 2008





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About Us

Mortgage Modification Solutions is a for-profit corporation whose sole purpose is to provide you with documents and information regarding the mortgage loan modification process. We have spent countless hours compiling the information on this website. Your situation is stressful enough without worrying about searching for information on mortgage modifications. We have done the work for you, and it's all here, in one place.

We have made every effort to ensure that the information we provide is complete, accurate, clear and concise. Please email us immediately at info@mmstoday.com if you find any errors.

Mortgage Modification Solutions is not a law firm, nor does it offer legal services or advice.



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Who Should Buy This Solution...

- People whose Adjustable Rate Mortgage has adjusted
- People whose Adjustable Rate Mortgage will adjust in the next 6 months
- People who can't afford their mortgage payment due to financial hardship
- People who have had to take lower paying jobs due to company closures
- People who can't work any longer due to changes in medical condition or family size
- People who have lost, or will lose income due to military duty
- People who want to save thousands of dollars by lowering the interest rates on their mortgages
- People who can't afford to spend thousands of dollars on expensive "mortgage modification companies"
- People who don't want to give out their personal information to someone they don't know
- People who want to save their homes from foreclosure
- People who want to see if they qualify for a loan modification



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What You Get ...

- Possible Outcomes of Your Mortgage Modification Request
- List of Documents You Will Need to Get Started
- Example of Cover Letter to Your Mortgage Company's Loss Mitigation Agent
- Spreadsheet for calculating income, expenses & disposable income and debt-ratio calculations, both for housing & combined household expenses
- Examples of Hardships Banks Will Consider
- Sample Hardship Letters
- What You Can Expect from Your Bank, and When You Can Expect It
- Conversation Log
- How To Submit Your Loan Modification Request to Your Lender
- Free email support



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Testimonials

We believe our product is great, but don't take our word for it.

These clients have found our solutions successful..

If you have an experience you'd like to share, please send us your comments by using our [contact page](#).

"
I just downloaded the kit... it was so easy. The payment was processed through Paypal in seconds, the download link popped right up, then point, click & save. It couldn't have been easier. The instructions you provided in the kit were easy to understand, and the income and expense worksheet is a real bonus. Your Modification Kit has put me in control of a situation that I thought was too big for me to handle. THANK YOU!!!!
Patrick M. from Charlotte, Michigan
11/21/08
"

"
Easy to download, great product. Well worth the price. I'll let you know how my modification request goes. Thanks!!
Renee S., St. Johns, MI, 11/21/08
"



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Mortgage Modification Solutions makes no claims or guarantees regarding the success of your Mortgage Modification Application.

Mortgage Modification Solutions is not a law firm, nor does it offer legal services or advice.

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We'd love to hear from you!

If you have questions or would like to leave a testimonial about your experience with our solutions please use the form below.

If you require a response, please give us 2 business days to reply.

First Name *Required
 Last Name *Required
 Mailing Address
 Address 2
 City State Zip *Required
 Phone
 Email *Required
 Comments / Questions *Required



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We are dedicated to protecting your privacy and your information. To ensure that your personal information is not intercepted, Mortgage Modification Solutions uses HTTPS, a secure internet communications protocol, in its data collection and transmission process.

How do we use your information?

To process your request to purchase our Loan Modification Kit, we require your name, address, phone number, email address, and credit card or bank account information to process the transaction. This information is used by us strictly for purchase of our product, and we do not and will not sell or share your information with third party marketers for any purpose.



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