



**I am currently on a trial plan for my mortgage modification, and I have made all of my trial payments. When can I expect my final/permanent modification?**

Your prior servicer will be providing Ocwen with the status of your modification. You should continue to make your payment each month. Our goal is to review your loan as soon as possible and provide your final modification agreement to you. Please allow up to 30 days from the date of the transfer for Ocwen to obtain and process your application documentation.

**I just submitted my modification application to the prior servicer, should I send this to Ocwen again?**

Your prior servicer will be providing Ocwen with the status of your modification application and copies of your documentation. It is not necessary to re-send the documents to Ocwen at this time. Please allow up to 30 days from the date of the account transfer for Ocwen to process your application documentation and determine your eligibility. It is not necessary to call prior to 30 days as the agent will not have any additional information to provide to you.

**I received a notice from my prior servicer that I was denied for the Making Home Affordable Program. I am still having financial difficulty, what can I do?**

We may still be able to help you. We offer a number of specialized programs designed to fit your situation. Please go to [www.ocwen.com](http://www.ocwen.com) for more information and download an application for assistance.

**I received a notice from my prior servicer that they were missing documents for my modification but I have not sent them yet; do I send these documents to Ocwen now?**

Yes, please send the documents to Ocwen via e-mail at [mod@ocwen.com](mailto:mod@ocwen.com) or fax the documents to (407)737-6174. Your prior servicer will be providing Ocwen with the status of your modification (trial plan or initial application), copies of your initial application and information identifying the missing documentation. Please allow up to 30 days from the date you send the documentation for Ocwen to process your documentation.

**I have a Short Sale or Deed in Lieu application pending with my prior servicer, do I have to resend all the documentation to Ocwen now and re-apply?**

Your prior servicer will be providing Ocwen with the status of your pending resolution. If you have a pending foreclosure sale date or closing scheduled in the next 60 days, to expedite processing, please resend the documentation by fax to (407)737-5071. If you do not have a foreclosure sale or scheduled closing in the next 60 days, your prior servicer will be providing Ocwen the status of your pending resolution. Ocwen will be contacting you with a final approval or denial. Please allow Ocwen up to 30 days to process your Short Sale or Deed in Lieu application.

**I received approval from my prior servicer for a Short Sale or Deed in Lieu; will this approval be honored by Ocwen?**

Yes, it will be honored as long as you meet the original requirements or contingencies for approval provided by your prior servicer. With respect to Short Sales, please note that the original expiration date of your prior servicer's approval (the "good through" date) still applies and if it has expired, the approval is no longer valid. Your prior servicer will be providing these approval requirements to Ocwen.

**I received approval from my prior servicer for a Short Sale or Deed in Lieu, but the approval is going to expire shortly (or just expired) and my closing is after this day, what do I do?**

You should fax your original approval documents and an updated net sheet or HUD1 with the new projected closing date to (407)737-5071. With respect to Short Sales, please note that the original expiration date of your prior servicer's approval (the "good through" date) still applies. Please note, if there is a Foreclosure Sale scheduled on your account, we will not postpone the foreclosure sale.

Hopefully, we have answered some of your questions. Thank you once again for your business. We are excited to have the opportunity to work with you.

Sincerely,

Ocwen Loan Servicing, LLC  
NMLS #1852

