

Option	How it works	Key benefits
<b>Repayment Plan</b>	Distributes your delinquent payments over a period of time, usually no more than 10 months. The monthly amount is added to the usual mortgage payment.	<ul style="list-style-type: none"> <li>• Brings your account up to date within a specified time-frame.</li> <li>• With a goal in sight, you can move forward knowing that your home is secure.</li> </ul>
<b>Loan Modification</b>	Adds any past-due interest and escrow amounts to the unpaid principal balance, which is then reamortized over a new term.	<ul style="list-style-type: none"> <li>• Changes the mortgage note itself, giving you a fresh start on managing your home asset</li> <li>• Brings your account up to date immediately</li> </ul>
<b>Partial Claim (only for FHA loans)</b>	The Department of Housing and Urban Development (HUD) advances a loan to repay the past-due interest and escrow amounts.	<ul style="list-style-type: none"> <li>• HUD loan is interest-free</li> <li>• Brings your account up to date immediately</li> </ul>
<b>Short Sale</b>	Allows you to sell your home and use the proceeds to pay off the mortgage if you are unable to maintain payments, even if the home's market value is less than the total amount owed.	<ul style="list-style-type: none"> <li>• Avoids the lengthy legal process involved in foreclosure</li> <li>• Generally less damaging to your credit rating than foreclosure</li> </ul>
<b>Deed in Lieu of Foreclosure</b>	Allows you to transfer your property voluntarily to Wells Fargo if you are unable to maintain payments and cannot sell the home at market value.	<ul style="list-style-type: none"> <li>• Avoids the lengthy legal process involved in foreclosure</li> <li>• May be less damaging to your credit rating than foreclosure</li> </ul>

# Government Guidelines For Home Loan Modification

**Victor M. Corman**



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