

Home ownership
Preservation
Foundation
Call ID#
92173
888
492-1757
MHA Expedite
Team
Client ID#

Gross housing Ratio
is 25 - 26% $(1000 \div 2337)$
Rent / Income

9-17-2010
75% on independent
Contracting

Obama plan getting
me down to 31%

The housing ratio that the MHA program
was intended to address

888-995-HOPE
(4673)

31% to 50% maybe 60%

Only show 75% of
Rental

\$1,752.75 is Adjusted
Gross Income (75%)

11:00 PM conversation
Heather: Money
Management
888-795-4623

- Add Self employment
Tax, Auto Repair,
Home maintenance,

5, 8 12 Larry
Debrah
Minerva 12 digit starting 444
866-550-5705

9-17-2010 11:35 PM

.75% of my total income \$2,337.00 / month is
\$1,752.75. Using that amount, my housing ratio
was 34.23% which falls within the target range
for the program.

Home equity Dept.

ASC + Money Management conference

Front end Ratio must be Call
higher than 31%. (ASC Comment)

~~866-2163-3455~~
2nd Loan mod. Dept
866-316-9218

ASC

What is a "front end ratio"? Is that the same thing as a "housing ratio"? If so,
then my front end ratio was 34% which should qualify according to the ASC
comment shown here.

Kelly tells us that I was denied because of debt to income ratio and
they could not come up with a modification plan that would get
me down to 31% (It only had to drop 3%). Why not? ASC would
not tell me why not. They would never share the formula with us
so there is no way to verify whether or not their claim is legitimate.

Kelly - Loss Mitigation
Reason for MHA approval failure:
Due to debt to income ratio...
could not reach target 31% "

- Kelly hung up on us after

putting us on hold.

866-248-5719

- New Rep reached @ 1:42.

I guess Kelly wanted to avoid my questions that had
no legitimate answers so, she just put us on hold and
then hung up.

- 75% of Rental Income

- 1:49 PM transferred to Loss Mitigation dept.