



Midland Mortgage Modification and Short Pay Procedure

Midland Mortgage Co.
P.O. Box 26648
Oklahoma City, OK 73126-0648

Contac Numbers:

Delinquency Assistance Center: 800-552-3000
Delinquency Fax Number: 405-767-5815
Customer Service: 800-654-4566

The Loss Mitigation and Modification department is the same... below are the steps:

1. Midland Mort. To take borrower's application over the phone to see what type of assistance program they are eligible for.
 - a. 3 assistance programs available
 - i. Modification
 - ii. Long Term Repayment Program
 - iii. FHA assistance program
2. Upon eligibility based on phone interview, borrower will be asked to fax over the following:
 - a. 2 months proof of income (if self employed, 2 months P&L)
 - b. Hardship letter
3. Upon review of the documents sent in, if satisfactory, borrower will be granted one of the assistance programs that he/she is qualified for.
4. If borrower does not qualify for any of the assistance programs, then they will proceed with the short pay.

Borrower's Authorization:

Borrower may call in to Midland and give 3rd party authorization to speak and apply on his behalf for that business day only.

Borrower may give 3rd party permanent authorization, by completing the authorization form that will be mailed to borrower's address upon request (via telephone). The authorization will take 3 days to be processed when received by Midland Mortgage.