

Proposed survey of results addenda

For each case, add to Mediator Report Summary (or as item be completed by housing counselor if no mediator session held):

Net Present Value Analysis Model Used (showing estimated loss from foreclosure compared to estimated loss from affordable loan modification):

_____ FDIC Loan Modification in a Box*

Result of test: _____ Pass _____ Fail
NPV result in dollars (estimated net benefit/loss assuming modification: \$ _____

_____ HAMP-approved model

Result of test: _____ Pass _____ Fail
NPV result in dollars (estimated net benefit/loss assuming modification: \$ _____

_____ Other (specify) _____

Result of test: _____ Pass _____ Fail
NPV result in dollars (estimated net benefit/loss assuming modification: \$ _____

Copy of completed NPV test spreadsheet given to homeowner on _____ (date).

* www.fdic.gov/consumers/loans/loanmod/loanmodguide.html

Add data for the following subcategories related to modification:

1. As a result of modification homeowner's monthly principal and interest payment will be:

_____ unchanged

_____ decrease by more than 10%

_____ decrease by less than 10%

_____ increase by less than 10%

_____ increase by more than 10%

2. As a result of modification the interest rate on the obligation will be:

_____ unchanged

_____ decrease by _____ % (specify to nearest 100th percent)

_____ increase by _____ % (specify to nearest 100th percent)

3. As a result of modification the unpaid principal balance (including any non amortizing lien representing forborne principal) on the obligation will be:

_____ unchanged

_____ decrease by _____ %

_____ increase by _____ %

4. As a result of the modification the loan repayment term will be:

_____ unchanged

_____ increase by _____ years

_____ decrease by _____ years

5. As a result of the modification plaintiff waived fees and costs (court and sheriff fees, attorney's fees, late fees, other default penalties) in the following amounts:

_____ None

_____ Between \$0.00 and \$500.00

_____ Between \$500.00 and \$1,000.00

_____ Between \$1,000.00 and \$2,000.00

_____ More than \$2,000.00.

6. The data above refers to a loan modification that is:

_____ permanent

_____ temporary

7. If temporary, the modification will become permanent as of _____ date subject to compliance with ongoing payment obligations.

