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Free Legal Resource · 2026

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Loan Modification Checklist

Action Checklist — ClearLegalTips.com (2026)

Submit a strong modification request.

Prepare

Wrote a clear hardship explanation

Gathered pay stubs / income proof

Gathered bank statements and a budget

Gathered tax returns

Submit

Completed the servicer's application

Attached all documents

Sent via trackable mail/portal

Follow Up

Logged who you spoke with and when

Kept copies of everything

Responded quickly to requests

Notes

This resource is provided by ClearLegalTips.com for general informational purposes only and does not constitute legal advice. Laws

vary by state and change over time. Consult a licensed attorney for advice specific to your situation.