

## **Chase Manhattan Mortgage Loan Modification and the Obama Housing Plan**

*Do you have a mortgage with Chase Bank? If you are behind or facing financial hardships to make the payments then you can qualify for a Loan Modification and get a better rate on your mortgage with lower monthly payments. Read below for more details*

**May 23, 2009** - [PRLog](#) -- Attention : Chase Manhattan Mortgage Borrowers

With the slow down in economy, majority of mortgages are falling delinquent and borrowers have hardships in making the mortgage payments.

Chase Manhattan Mortgage is a division of JPMorgan Chase, the largest banking institution in the U.S. Headquartered in Chicago, the bank offers various loan packages including personal loans, refinancing, and home mortgages for both prime and sub-prime borrowers.

Below are some of our recent successful modifications with Chase Bank:

1.

Reduced a rate which was 7.25% adjustable to 5.5% fixed for 5 years saving the client over \$350 a month. (Loan modified on February 6th )

2.

Negotiated a mortgage for a client who was 3 months behind on their mortgage payments and upside down on the property achieving a 5% fixed rate and also adding all the late charges on the back of the loan. (Loan modified on January 9th )

Also, now the obama's new housing plan is available to help those who spend over 31% of their income on their mortgage payments.

If you spend over 31% of your income on your payments then you can get a benefit of this program and get yourself a lower rate and payments.

Below are the qualifications that Chase bank looks for when they review a mortgage modification application:

It is very important to find out before you apply for a loan modification that whether or not your case will qualify. Below are some of the cases that qualify for a loan modification :

Reduction in Income :

With the slow down in economy, 70% of jobs are not secure and hence borrowers often get laid off for

duration of time or get cut in working hours or lose overtime. Hence they fall behind on their mortgage or are barely able to make it. Considering that, the federal government is now offering programs or solutions for them to get a lower rate and lower payment so that they can afford it and don't lose their dwelling.

So if you are the victim of slowdown in the economy and have lost your job, or got cut in the salary, laid off or not getting enough work to survive, we might be able to help.

Apply today and find out if you are a suitable candidate for a Mortgage modification program. Get a FREE quote today!!!

#### Family Crisis :

Usually divorce, death of co-borrower, natural disasters, etc also cause imbalance of budget and borrowers may fall behind on their mortgage payments or feel the difficulty in making them. In such cases, the lender understands their situation and offers them a loan workout so that they don't lose their home and be current.

If you have passed through one of such crisis and want help for reducing your mortgage payments and interest rate then [www.myloanmodificationexpert.com](http://www.myloanmodificationexpert.com) might be able to help.

Apply now to get help today and qualify for one of the government help for homeowners program.

#### Upside down on property :

Do you owe more than your home is currently worth? Your lender will offer you a loan modification with principle reduction so that you can gain that equity in your property and refinance it in the future if there is a need to do so.

If you think that the property values in your neighborhood have dropped down and you are upside down, we might have a solution for you.

Apply now to find out if you can get help to reduce your principle balance and reduce your mortgage payments.

#### If you have a high rate or an adjustable rate mortgage :

The lenders are now focusing on borrowers with adjustable rate mortgages with their rates adjusting soon to avoid any type of delinquency on their mortgage payments and help them stay current on their mortgage payments.

So if you have a higher rate or a rate that is adjustable which has already adjusted or is due to adjust soon, and if you feel that you have hardship making your mortgage payments, then you might qualify for a loan modification.

To Know more about the Obama's Housing Plan, Go to,

<http://myloanmodificationexpert.com/obama's-new-housing-p...>

OUR CURRENT SUCCESS RATE OF MODIFYING LOANS WITH CHASE BANK IS 95% AND THE REASON IS THAT WE HAVE AN EXPERIENCED STAFF WHO WORKS HARD TO GET YOU THE MOST AFFORDABLE MORTGAGE.

APPLY FOR A FREE CONSULTATION, IT TAKES ONLY 60 SECONDS,GO TO

<http://myloanmodificationexpert.com/apply-for-loan-modifi...>

OR CALL US ON OUR HELPLINE AT TOLL FREE : 1-877.466.1211

OR YOU CAN ALSO SUBMIT YOUR CASE FOR OUR EXPERTS TO REVIEW AT :  
info@myloanmodificationexpert.com

We respond to e-mails in max. 30 minutes.

May today be your best day ever, we look forward to help you.

Brian Anderson,  
New Life Inc.

<http://www.myloanmodificationexpert.com>

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About New Life Inc.

New Life inc. is a group of attorneys and lawyers who come together to help consumers save their house and get an affordable mortgage.

With over 95% success rate, we have developed unques techniques to help you get the most affordable mortgage.

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Tags

[Chase Mortgage Loan Modification](#), [Chase Loan Workout](#)

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