

Lender: _____

Re: Account Number: _____

Borrower: _____

Prop: Address: _____

Default Agreement

I/We are working with TRIP, Inc at 251 River Street in Troy, New York (a HUD certified counseling agency) on a plan to resolve our mortgage delinquency. We hereby authorize TRIP, Inc. to speak with our lender on our behalf and any interested parties relevant to my file and authorize TRIP to obtain any necessary documentation that is pertinent to my file.

I am aware that TRIP and its' counselors are not attorneys and that I must seek legal counsel for any issues that may occur in regard to foreclosure, sale of the property, tax issues, or any issue requiring legal representation. Trip, Inc. cannot be held responsible for any legal action taken against you in regard to your case.

I understand that the TRIP staff will work diligently and honestly to assist me in my situation and will try to propose realistic solutions for my individual case. In turn, I realize that I must keep my counselor informed of all communication with my lender and any action taken and will work diligently and honestly as well toward a solution.

Sincerely,

Homeowner

Date

Homeowner

Date

Phone: _____