LMM Form 2

[Caption]

DEBTOR'S CERTIFICATION OF READINESS
AND
COUNSEL'S CERTIFICATION OF DEBTOR'S QUALIFICATION

I. Certification of Debtor(s)

the debtor(s) in this case and certify that:

1.   will participate in the court-sanctioned Mortgage Modification Mediation Program in good faith.

2.   understand and agree to provide promptly any information and documentation that the lender reasonably requests during the mediation.

3.   will make monthly payments to the lender of $ _____ during the mediation.

4.   understand that the Mortgage Modification Mediation Program is voluntary, that   not required to participate, that   not required to enter into any agreement or settlement with the lender, and the lender is not required to enter into any agreement or settlement with   .

5.   understand that   not required to request dismissal of the bankruptcy case as part of any resolution or settlement with the lender.

6.   have completed the online software program of DMM Loss Mitigation and have prepared an initial set of documents ("the Initial LMM Package") consisting of the

documents required by the lender. Attached is the Certification of Document Preparation [I/we] received.

       7.   the $60 document preparation fee.

      8.   understand and agree that   will have to pay the $60 portal submission fee and the $300 program management fee (representing one-half of the total fee) to DMM Loss Mitigation.

Dated:

                  Debtor:_____

                  Joint Debtor: _____

II. Certification of Counsel for Debtor(s)

     I,   , represent the debtor(s) in this case and certify that

     1. I have discussed the details of the Loan Modification Mediation Program with the debtor(s).

     2. I have performed due diligence concerning the debtor(s) qualifications to participate in the Loan Modification Mediation Program and based on my due diligence have determined that   .

     3. I am prepared to upload the Initial LMM Package to the portal.

Dated:

                                      _____

                                      [Full name, address, telephone number, and
                                      email address of attorney for the debtor(s)