

## LOSS MITIGATION & MORTGAGE DEBT NEGOTIATION SERVICE AGREEMENT

### ISZ Negotiations, LLC

This Loss Mitigation and Mortgage Debt Negotiation Service Agreement ("Agreement") is entered into as of the date signed below by and between ISZ Negotiations, LLC ("Company") and the undersigned homeowner ("Client").

#### 1. Purpose of Agreement

The Client is seeking assistance with loss mitigation options, mortgage debt negotiation, and related communications with the Client's mortgage servicer or lender. ISZ Negotiations, LLC agrees to provide negotiation and support services as outlined in this Agreement.

#### 2. Services Provided

ISZ Negotiations, LLC may provide the following services, as applicable:

1. Reviewing the Client's mortgage status, hardship circumstances, and available documentation.
2. Preparing and submitting loss mitigation or short sale packages to the mortgage servicer/lender.
3. Communicating with the mortgage servicer/lender regarding modification requests, repayment options, short sale approval, or other available workout solutions.
4. Negotiating the terms of mortgage debt relief options on behalf of the Client.
5. Providing updates to the Client regarding application status, requested documentation, and negotiation progress.

ISZ Negotiations, LLC does not provide legal, financial, tax, or credit counseling services.

#### 3. Client Responsibilities

The Client agrees to:

1. Provide complete, accurate, and timely documentation upon request.
2. Maintain communication with ISZ Negotiations, LLC throughout the process.
3. Continue all financial responsibilities associated with the mortgage unless otherwise advised by their lender.
4. Acknowledge that failure to provide documents or respond promptly may delay or prevent approval of loss mitigation.

#### **4. Fees and Payment Terms**

The Client agrees to pay ISZ Negotiations, LLC a flat service fee of \$4,375 for loss mitigation and mortgage debt negotiation services. Payment will be made through Escrow/title at closing

- Total Fee: \$4,375

Any fees charged are for negotiation, packaging, document preparation, administrative support, and communication services. No guarantee of approval is implied or expressed.

#### **5. No Guarantee of Outcome**

ISZ Negotiations, LLC does not guarantee approval of any loss mitigation option, mortgage modification, short sale, deficiency waiver, or lender concession. Final decisions are made solely by the mortgage servicer or investor.

#### **6. Authorization to Communicate With Lender**

The Client authorizes ISZ Negotiations, LLC to communicate, negotiate, and share necessary documentation with the Client's mortgage servicer or lender for the purpose of performing the services described in this Agreement. The Client agrees to sign any authorization forms required by the lender.

#### **7. Term and Termination**

This Agreement remains in effect until:

- Loss mitigation efforts are completed,
- Either party provides written notice of termination, or
- The Client's mortgage account is otherwise resolved.

#### **8. Limitation of Liability**

ISZ Negotiations, LLC is not liable for lender decisions, credit impacts, foreclosure actions, or delays caused by third parties. Services are limited to negotiation and administrative support.

#### **9. Governing Law**

This Agreement shall be governed by the laws of the state in which the property is located.

#### **10. Entire Agreement**

This Agreement constitutes the entire understanding between the parties and supersedes all prior verbal or written communications.

**SIGNATURES**

Client Name: \_\_\_\_\_

Property Address: \_\_\_\_\_

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

ISZ Negotiations, LLC Representative: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_