**EXAMPLE OF CREDITOR’S CERTIFICATION:**

[NAME AND ADDRESS OF CREDITOR’S ATTORNEY]

[DATE]

The Honorable John E. Waites

United States Bankruptcy Judge

District of South Carolina

J. Bratton Davis U.S. Bankruptcy Courthouse

1100 Laurel Street

Columbia, South Carolina 29201

[Case Name and Case Number]

Dear Judge Waites,

I represent the secured creditor, [NAME OF CREDITOR] (“Creditor”), in the above-referenced bankruptcy case as to the debtor’s Loss Mitigation/Mortgage Modification (“LM/MM”) review.

Pursuant to the Loss Mitigation/Mortgage Modification guidelines, for the LM/MM status hearing scheduled for [DATE], please accept this letter as Creditor’s certification that it has completed an initial review the Debtor’s entire Prepared Package and posted in the Portal in a single entry all additional and updated final information needed for the immediate and complete consideration of debtor’s LM/MM application.

Sincerely,

[CREDITOR’S ATTORNEY]