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## Borrower's Failure to Comply with TPPA Justifies Lender's Refusal to Modify Loan

Joy Harmon Sperling, Christina Parlapiano and Nancy Todaro wrote the bylined article, "[Borrower's Failure to Comply with TPPA Justifies Lender's Refusal to Modify Loan](#)," for the *New Jersey Law Journal*. The article explores the significance of the New Jersey Appellate Division's two opinions holding that language contained in a trial period plan agreement issued pursuant to the federal Home Affordable Modification Program (HAMP) did not require the lender to provide a loan modification. The article suggests that borrowers must comply with their payment obligations for a lender to be required to offer a permanent modification.

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