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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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