



Loan mod process ruined credit.

This couple tried a mortgage loan modification. It didn't go through but ruined their credit in the process. It not only ruined their credit, their credit card companies slashed their spending limits and raised their interest rates. The rate on one card jumped from 9 percent to 29 percent.

[Click here](#) for that San Francisco Chronicle article.

<http://ca-bankruptcylaw.com/2010/04/the-bankruptcy-means-test-and-benefits-income-a-short-course>

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