



Forensic Loan Audits The “Arnold” of Loan Modifications

UNLIKE MOST LOAN MODIFICATION PROGRAMS YOU PAY FOR...THIS IS NOT A SCAM!

Do you feel that all aspects of your loan were not disclosed to you during the home buying process? Did you receive some type of “100% Financing” deal but ended up with multiple loans? Did you have to come up with more than 3% to pay your closing costs? Along with potentially hundreds of thousands of other Americans, you may have been a victim of Predatory Lending!

The #1 goal of the FORENSIC LOAN MODIFICATION is to conduct a complete mortgage audit to determine whether there were violations of Federal and State law. If these violations are found, then your eligibility for a loan modification has added legal strength during the negotiation process. Have you tried it your way or President Obama’s way in trying to secure a home refinance or loan modification and failed? Forensic Loan “Mods” are you last step to saving your home.

We are here to help you get the process started by determining if you qualify...AT NO COST TO YOU! It costs you NOTHING to apply and find out what you qualify for in a loan modification and the Forensic Loan Audit of your document is done FREE OF CHARGE...UP FRONT!

Learn more by applying online today at www.StopForeclosureOptions.com or Call us at 615-417-8300 now.



FORENSIC LOAN MODIFICATIONS

A Last Stand To Save Your Home!

What is Predatory Lending?

Predatory Lending are abusive practices used in the mortgage industry that strip borrowers of home equity and threaten families with bankruptcy and foreclosure. Predatory Lending can be broken down into three categories:

- Mortgage Origination
- Mortgage Servicing
- Mortgage Collection and Foreclosure

Definition of Predatory Lending – Violations

Mortgage Origination is the process by which you obtain your home loan from a mortgage broker or bank.

Predatory Lending Practices in **Mortgage Origination include:**

- Excessive Points
- Charging fees not allowed or for services not delivered
- Charging more than once for the same service
- Providing a low teaser rate that adjusts to a rate you cannot afford
- Successively refinancing your loan or "flipping"
- Steering you into a loan that is more profitable to the mortgage originator
- Changing the loan terms at closing or "bait and switch"



- Closing in a location where you cannot adequately review the documents
- Serving alcohol prior to closing
- Coaching you to put minimum income or assets on your loan so that you will qualify for a certain amount
- Securing an inflated appraisal
- Receiving a kickback in money or favors from a particular escrow, title, appraiser, or other service provider
- Promising they will refinance your mortgage before your payment resets to a higher amount
- Having you sign blank documents
- Forging documents and signature
- Changing documents after you have signed them
- Loans with prepayment penalties or balloon payments

Mortgage Servicing creates a lot of confusion for homeowners. When you signed those closing documents to purchase your home, you probably didn't know that the lender providing the loan planned on selling you off to Wall Street, did you? That's why we are in a major mess right now! So...who holds your "note" now? Did you know that most big "lenders" are really BIG MORTGAGE SERVICING companies (think...Countrywide!) too? They are babysitting your mortgage for the investor who purchased it on Wall Street. The investor doesn't want to both with billing you each month, tracking your payments, taxes, etc...so the "lenders" are really just "servicing" your account for the investor.



Predatory Lending Practices in Mortgage Servicing include:

- Not applying payments on time
- Applying payments to "Suspense"
- "Jamming" illegal or improper fees
- Creating an escrow or impounds account not allowed by the documents
- Force placing insurance when you have adequate coverage
- Improperly reporting negative credit history
- Failing to provide you a detailed loan history
- Refusing to return your calls or letters

Mortgage Collection & Foreclosure is the process lenders use when you payoff your loan or when your house is repossessed for non-payment.

Predatory Lending Practices in Mortgage Collection & Foreclosure include:

- Producing a payoff statement that includes improper charges & fees
- Foreclosing in the name of an entity that is not the true owner of the mortgage
- Failing to provide Default Loan Servicing required by all Fannie Mae mortgages
- Failing to follow due process in foreclosure
- Fraud on the court



- Failing to provide copies of all documents and assignments
- Refusing to adequately communicate with you

Loan Audit Report

A complete loan audit report will be produced and will detail all of the violations that were found. This is a document that will be reviewed with you upon completion by the attorney base.

The report points out the following items:

- Any and all applicable federal law violations
- Outline of hidden fees and/or commission earned by your broker or lender
- A complete assessment which can be utilized by the attorney during the loan modification process.

So...what do you do with this report? Turn that same of attorneys on to your lender...that's what you do!!!

There are many loan modification companies in the marketplace today, as an exclusive agent for Loan Repair and Rescue, TN LOSS MITIGATION SERVICES LLC distinguishes itself from other companies by offering its clients a free up-front evaluation prior to moving forward. Did you catch the word FREE?!?!?!!! No tricks. No catches. Free Audit.

Other companies are charging up to \$2500.00 for the forensic loan audit! It is a free service to you! The forensic loan audit, combined with your



financial data will be evaluated to determine the feasibility of a loan modification for you. Once it has been determined that you meet the criteria for a forensic loan modification and you can afford the proposed new payments, the attorney base gets to work! They'll review their findings with you and then YOU decide whether or not you want to move forward with the attorney base negotiating on your behalf.

All decisions are in YOUR hands.... Want to find out if you qualify? Apply online today at www.StopForeclosureOptions.com or call 615-417-8300. Read more in our FAQs report!

