

Mortgage Compliance

Are you the Victim of a Deceptive, Predatory, or Discriminatory Lender?

Do you have a ***Non-Affordable*** mortgage payment?

If you are the victim of a deceptive, predatory, or discriminatory lender you need an ***Experienced Attorney*** to represent you along with a detailed ***Forensic Loan Audit Leverage Report*** that will document specific violations with exhibits. Our group works with several Federal Law and State Licensed Attorneys nationwide that are experts in this field. Our group will work with any law firm that you decide to utilize. Our Due Diligence Compliance/Forensic Loan Audit Leverage reports have helped numerous people deal with the difficulties of being victimized by lenders. Let our expert staff go over the options to help give you the maximum leverage needed to get an acceptable resolution offer from your lender which may include a significant mortgage balance reduction, monthly payment reduction, loan program change and or rate/ term change. Several of the law firms that we provide leverage reports set up a settlement and or mediation or conciliation conference with the borrower's current loan servicer and use our reports to help expedite a resolution.

Our process has helped ***homeowners nationwide*** that are presently current and up to date and have decided to go on the offensive because their properties are now under water (meaning the current mortgage loan balance is higher than the current fair market value of their property) as well as helping homeowners that are delinquent and could potentially lose their homes to foreclosure because of the ***non-affordable*** predatory loan programs they were placed in.

If you are unsure whether you are the victim of a deceptive, predatory, or discriminatory lender, ask yourself the following questions:

1. Do you have a ***Non-Affordable*** mortgage payment?
2. Is the ***current market value*** of your home significantly less than your mortgage loan balance?
3. Were you placed into an ***Interest Only*** and/or ***Negative Amortization*** (Pay Option) exploding ***Adjustable Rate*** Loan Program?
4. Did the mortgage loan originator inflate your gross monthly income on the Uniform Residential Loan Application (form 1003)?

5. Do you feel the Lender denied giving you a loan that you had the ability to repay?
6. Were you charged excessive fees at time of closing/ settlement?
7. Does your HUD-1 settlement statement that was provided to you at closing show a *Yield Spread Premium* and/ or any POC (paid outside of closing fees)?
8. Did your Lender not provide a mortgage loan with the type of loan program/terms that you thought you had bargained for during the initial application process?
9. Were you convinced by your Lender to borrow more money than you know you can afford to repay?
10. Did your Lender ask you to sign a blank document or a document containing blanks?
11. Did your Lender have you sign documents that you did not understand?
12. Did your lender not provide you with a packet of all the closing documents you were asked to sign at closing/settlement?
13. Do you feel you may be a victim of a Discriminatory Act because of Race or color, Religion, Sex, Handicap (disability), age and or National Origin?

If you answered "**yes**" to any of these questions or are unsure if you may be the victim of a predatory lender, contact us today at (888) 883-5224 or visit our web site at www.loancomplianceadvisorygroup.com

If you would like to learn more about this program, contact us today.

Let us put our experience to work for you.

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