

## Loan Modification/Forensic Loan Audit

Loan modifications are like taxes. You can try to do them by yourself, but you will feel much more secure when all those complicated financial details are in the hands of a capable accountant.

Millions of people have tried to personally submit a loan modification package, but it's entirely too easy to miss something in this complex process that could help prove your case. During a phone consultation with Solomon Algazi and his Credit Servicez loss mitigation experts, **you will receive a complete financial work-up of your situation** – what we call a forensic loan audit – that carefully reviews the numbers at hand and takes into account your past and current financial situation.

Has your income been extremely altered and affected your ability to make your mortgage payments? Did you suffer an illness that impacted your ability to make a decent living? We'll determine if you have the crucial evidence to prove the financial situation you were in when you first got your mortgage and back-up the dire straits you're in now... and, most importantly, we'll determine whether you have the necessary documentation to prove *why* your circumstances have changed and warrant that loan modification.

If we come to the conclusion that your loan payment cannot be modified, we will let you know that we can't take on your case. If your hardship is well-documented and proves that your monthly payment *can* be modified, then it's time to get to work.

### How the Forensic Loan Audit Program Works

How is employing our services different than turning to a bank for help with a loan modification, or trying to do it all yourself? If you choose Credit Servicez and our forensic loan audit program, this guarantees that:

- Your lender will be issued a deadline that they have to obey. By law, lenders must acknowledge that they have received a loan audit request (a "qualified written request"). When this request is issued by Credit Servicez, the lenders are obligated to provide the documentation for which we ask in a timely manner.
- Within 60 business days of Credit Servicez receiving an acknowledgment from your lender regarding our request, the lender *must* resolve the issue or be able to prove that they have been aggressively trying to modify the loan.
- Credit Servicez does not charge a loan modification fee up front. Once the underwriter is chosen for your loan modification, you can rest assured that the actual change in your payments is only a few weeks away and it's only then that we charge our fee. Know this – it's illegal for people or firms to take a modification fee up front.
- **The steps outlined above will cut down the typical loan modification wait time** of 12 to 18 months to only two to four months. There will be no stall tactics, no need to submit the same piece of documentation over and over again.

After all, banks aren't motivated to help you modify your loan – if you gain, they lose. They might take you into the loan modification pipeline, but we at Credit Servicez make sure you actually *get out* of that pipeline. The exceptional and powerful forensic loan audit program we employ will help you **"cut in line" in front of thousands of other consumers** who are also trying to acquire loan modifications. With a qualified written request from our company, we insure that you give your life the credit it deserves.

### Do You Qualify?

Find out whether or not you qualify for a loan modification. Just fill out the form below and we'll contact you immediately to get started.