

ATTENTION HOMEOWNERS!

Do you know and completely understand
what your options are?

Solution Law Group Attorney—Designed Mortgage Payment and Principal Reduction Program

Loan modification is becoming a popular option with homeowners looking to prevent foreclosure. It is also a popular bankruptcy alternative. With a loan modification, your credit is not damaged any further than it already is because a loan modification only changes the terms of your existing loan. It is not a refinance, but rather an agreement between you and the bank to change the terms of your loan in order to make your mortgage more affordable.

New Housing Bill Enables Loan Modifications

New legislation has recently been passed to help distressed borrowers modify mortgage loans due to the epidemic levels of foreclosures and high rate of predatory lending practices. National statistics show that more than 85% of the loans audited revealed Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA) violations. That's why Solution Law Group starts off by conducting a thorough forensic mortgage loan audit of your original loan documents.

Prior to signing anything, seek legal counsel to avoid the loan mitigation scams that are rampant in this market. Solution Law Group provides legal counsel and will carefully explain your options. Plus, our loss mitigation specialists have over 40 years combined experience in dealing with lenders. We will help you determine the most affordable mortgage. Then, we'll negotiate with the lenders to change the interest rate and terms to meet or exceed the target payment.

If you currently own your home and can answer YES to any or all of the following questions, call us today.

- 1 Are you upside-down on your mortgage and feeling stressed out?
- 2 Are you in an ARM that has adjusted or will adjust?
- 3 Are you behind on your payments?
- 4 Do you owe more on your house than what it is worth?

We'll help you save your home and hold on to the American dream, while giving you peace of mind so you can get your life back! Call today to find out your available options.

1-800-879-0000

Solution Law Group

27611 La Paz Group Laguna Niguel, Calif.

www.SolutionLawGroup.com

