



Loan # 1: 565432  
 Client Name: John Doe-Test  
 Address: 10 main st, Hollywood, FL. 330212

**Homeowner Disclosure**

Dear Homeowner(s): John Doe-Test

Please allow the following to describe the services you are about to receive.

Presently, and what appears to be trend for the next several years, lenders are and will be faced with rising defaults and foreclosures. Individuals such as you, as a result of the downturn in the economy, the sluggish real estate markets, and paying on existing mortgages with excessive adjustable interest rates are all contributing factors to this mortgage crisis.

In an attempt to curtail this ever increasing problem, many lenders have initiated programs designed to help homeowners keep their homes and create payments that fit in with your financial needs. These programs may be available to you and we are here to help you find out.

**It should be understood that as a homeowner, you have the right to contact your lender directly to discuss the alternatives that may be available to you.** The problem that many homeowners are experiencing is the lack of adequate response from their lenders. Banks all around the country are being inundated with requests, and they simply do not have the time or manpower to assist their borrowers in a timely fashion- which often leads to increased missed mortgage payments, compounding interest, and improved chances of Mortgage Foreclosure.

Our job is to make sure that you do not slip through the cracks. With your assistance, we will stay on top of your lender, supplying them all of the documentation they will need to determine their ability to assist you. We remain in constant contact with loss mitigation teams and negotiators to make sure your file is given the individual attentions you deserve.

While we offer no guarantees we do offer unrelenting persistence in dealing with your lenders. We constantly monitor lender procedures, laws relating to homeowner's assistance, and your financial changes as well.

It is our job to make sure any available assistance is provided to you in a timely manner so that you can maintain enjoyment of your home.

In any matters concerning your financial well-being and maintaining your home should be considered carefully, while we feel confident in our services, **we will provide a (3) business day cancellation period from the time you enter into this program. A full refund shall be awarded if within (3) days you no longer wish to proceed.**

So that no time is wasted, we will commence work on your loan and if you decide to cancel we will gladly stop working and provide to you all of the information we may have received during that period.

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 Borrower/Homeowner Acknowledgement

\_\_\_\_\_  
 Date