

VALUE STATEMENTS

You have 4 options available to you:

- ❖ **Do nothing:** What will happen? How long can you hang on?
- ❖ **Do it yourself:** (Pro Se) 68% of ppl who do a modification on their own, default within 6mths.
- ❖ **Use a non-profit agency:** There are so many people looking for help that non-profit agencies are overwhelmed. **Personal Attention:** our staff manages, on average, 75 clients pp compared to about 300 pp for the lenders.
- ❖ **Hire an attorney:** You're not alone! You have an attorney & their team working on your behalf.
 - **Our law firm** is a litigation law firm. Are you familiar with what that means? We are experienced and the leaders at mortgage litigation (suing).
 - www.treasury.gov – a credible source for you to review what the standards of mortgage practice are currently

HOW WE DIFFER:

- ❖ **We practice law: Our GOAL is to reach a settlement!**
 - We aren't just offering a single solution like a modification company. We are reviewing your entire case and using every recourse and resource available to you.
 - **Industry Leader:** State Bar Associations have endorsed and approved **the law firm** to teach attorneys and law firms how to sue lenders successfully. They travel around the country at the invitation of the bar associations to teach mortgage litigation to other attorneys.
 - If we take your case, we're going to **dual track**. The lenders use to do this and now your attorney is turning the tables on them. In addition to working on a modification package, your attorney is going to file a suit against your lender for their failure to be compliant.
 - On average, our cases reach a resolution in about 5 months
 - Most lenders aren't compliant. We are going to hold them accountable!
 - Examples: Robosigning; MERS; 2012 settlement

- We perform a securitization audit that reviews the history of who owned your mortgage. We review everything with a fine toothed comb to identify any violations from the lender that may be a **cause for action**. The attorney uses those causes of action to file lawsuits on your behalf seeking **equitable relief** for you.

❖ **We are your advocate! We work to protect your rights:**

- You're not just getting 1 attorney; you're getting a team: an attorney that is the national leader in mortgage litigation along with a local attorney who is part of the firm.
 - This is not just about saving your home. If there was a wrong done to you by your lender, this is about your attorney firm seeking **equitable relief** for you.
- Our process begins with a quality (QC) call to ensure that we have all your information accurate. After that, our **FIRST** objective is dual-track: we want to have a request for assistance to your lender as well as file a suit within 10 days from you retaining the firm.
- We will be talking with you at least every 7-10 days; your attorney will be talking with you at least once a month. **HELP US HELP YOU!** The more responsive you are, the faster the process can go and we can help you save money by working together

Question: Why do I have to pay a retainer before I get to talk to my attorney?

Answer: (Low Cost Point): You are already in a financial hardship and we are offering you a service at a very affordable rate. We can do this based on the volume of clients that we serve. That volume allows us to offer our services more cost effectively. The QC process ensures that we determine there are possible causes of action that would warrant retaining the law firm; we would not move forward without good cause.

Question: Where do you file suit?

Answer: Federal Court. For states that do have a Home Owner's Bill of Rights (HOBOR), there may be times that a suit is also filed at the state level. This is for your attorney to discuss with you.

NOTE: Local counsel is determined by the district that your case entails; again, for your attorney to discuss with you.