

Loan Document Audits and Quiet Title Action

What is the Loan Document Audit Program with a FREE review?

Step one **FREE** review (\$250 value) is offered to find possible violations without charge so that clients know for sure before entering into the LDA process that they will have **VALID CLAIMS AGAINST THE LENDER**. See below for a list of some of the things that the auditors look for.

- Violations
- Deceptive lending practices
- Mortgage fraud and appraisal fraud
- Non disclosure issues
- Excessive broker/lender party fees
- Compliance issues and Services issues
- Anything that could be a potential fraud

What are the benefits to the LDA Program?

The success rate from the LDA process 95% and the success rate with the Quiet Title action are very, very successful. There has been no losses.

How does it work?

Step two

- Loan Document Audit team negotiates with the lender through written communications and phone calls regarding all the violation that were found.
- Underwriters and Auditors negotiates a principle reduction
- It takes about 90 days to 24 months
- If lender refuses to negotiate Step three can be activated

Step three **(optional)**

- Case is accelerated by the Quiet Title Action.
- Case is brought to local court by a local litigator that is co-counsel to LDA's attorneys. Estimate 5-10 hours of local legal fees. All court costs and attorney fees are paid by client.
- This action can take from six months to 12 months or more.

There is a **95 % LDA success rate** with lenders. There is very high success rate for the QT. It is a judicial action won in federal court. **Legal fees are not included** in the LDA Quiet Title action legal.

The Loan Document Team does everything possible to insure full compensation for all the violations that are found. All these violations add to a higher principle reduction which greatly benefits the homeowner. The free and clear title is gained for the homeowner from the Quiet Title action which is an option decided by the homeowner.

Who does the Loan Document Audit?

The homeowner will be successfully helped by our team. This team of professionals has been benefiting homeowners for years.

- Auditors
- Fraud Investigators
- Lawyers do not give advice to clients.

How much does LDA cost?

At this time, **with no up-front fee**, fees are paid for completed audit. See Mortgage Audit Loan Agreement and when the lender issues a Dollar Refund/Remediation there is a compensation totaling 20% Of the Total Dollar Refund/Remediation Settlement Received from Lender. [Example: A \$4,000 Total Dollar Refund would be split 80% (\$3,200) to Client(s) and 20% (\$800) to FFE. (Prices are subject to change without notice.)

- Current mortgages \$4095
- In any stage of foreclosure \$4995

How much does Quiet Title cost?

- The homeowner pays court costs and local attorney fees.