

Landing Page

## **You are not alone. Let Us Take a Second Look!**

Many homeowners are currently faced with difficult circumstances and struggle to determine what options are available to them other than foreclosure. Don't allow your fate to be dictated by these tough times. If you want to know the truth and uncover your real options we can help! Allow Loan CSI to perform a Forensic Loan Investigation that will give you the clarity you need to make the best decision for you and the leverage necessary to negotiate with your lender.

Loan CSI will go to work for you, identifying any violations committed on your loan documents relating to all Federal and State regulations—created to protect you! We will “Uncover the Truth”™! Its time you stop allowing lenders to take advantage of you and start taking advantage of their mistakes.

## **I want to know the truth! What do I need to do?**

Step 1: Collect all of your Mortgage documents [\(See checklist\) This will be a PDF](#)

Step 2: Fill out the online registration or contact us at (305) 924-8224.

Step 3: Send us your documents to “Uncover the Truth”™ about your mortgage through an extensive, detailed loan investigation!

## **How do we do it?**

Loan CSI's Forensic Loan Investigation will identify any errors or violations committed by your lender, giving you the negotiating tools to get the results you need. In order to get the full scope of the errors or violations committed in your mortgage Loan CSI does the following:

- We use advanced software (a proprietary mortgage compliance program) which recalculates your loan using the terms and fees included in your mortgage documents to identify any violations as a result of inaccuracies or hidden fees.
- Our extremely experienced Mortgage Compliance Experts manually review your mortgage documents to make sure that they abide by all lending laws and regulations.
- Within 5 business days you will receive a comprehensive report of our findings!

**It's that simple!**

## **Two Choices: We'll help you determine the best one for you and your family!**

**Loan Modification-** occurs when the lender has agreed to temporarily or permanently change the terms of a mortgage. The most common changes include the lowering of interest rates, increasing the loan term, reducing the principal balance, changing from an adjustable interest

rate to a fixed interest rate, the forgiveness or capitalization of delinquent payments and fees or a combination of the above.

You may be approved for a loan modification due to the violations uncovered in our Forensic Loan Investigation, which will help you build a case when dealing with Loss Mitigation departments—giving you the leverage you need to expedite negotiations! While you may choose to negotiate loan modifications by yourself, by hiring experienced professionals like Loan CSI, we can negotiate the best terms and results possible for your particular situation.

**Short Sales Assistance-** the sale of a property for less than the amount owed on the loan. If the seller cannot afford the difference, then the lender must approve the shortage or deficiency.

This option is best chosen by someone who has not been able to qualify for a loan modification, cannot afford the property or is not interested in keeping the property. In the current market conditions, a short sale may be inevitable regardless of whether you are in foreclosure or not.

### **Inside Secrets to Getting You the Best Results**

Did you know that in some cases the banks are required by regulators or accounting firms to internally chargeoff part of your mortgage due to complicated Mark-to-Market write-off requirements (used to assign present value to distressed mortgages based on the current market conditions)? This knowledge and awareness allows Loan CSI to negotiate a lower payoff with the potential of avoiding a deficiency judgment!

**There's no need to feel helpless, we're here to help you. Contact Loan CSI today!**

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