

Please forward this email to your friends, family and co-workers---you may not know they need help because most people are embarrassed to be in this financial situation so they will not say anything and (1) may miss out on very important information that could HELP them financially and legally or (2) seek guidance from less than trustworthy institutes that may TAKE ADVANTAGE of an already desperate situation that could affect them financially or legally.

I have partnered with a law firm that has been a consumer advocate well before this crisis ever began so now I am able to offer the following services:

Standard Purchase and Refinance Home Loans, Short Refinance Loans, H4H Program, Loan Modifications, Short Sales, Foreclosure Prevention/Defense, Deed in Lieu's, Consumer Debt Consolidation/Credit Repair and Bankruptcy.

If you are behind in your mortgage or this is in your near future due to a financial hardship or you owe more than the home is worth---please contact me ASAP---I CAN and WILL help!!!

H4H is a well-intended program that is basically a short refit for borrowers BUT it requires the cooperation of the lender - *and there is the rub*. Although this has been around since Oct 1, 2008 it has never lifted off from the runway for many borrowers or brokers due to a variety of reasons. It was intended to help 400,000+ homeowners but ***there have only been 357 applications nationwide & none approved as we know.***

The ***“Equity/Appreciation Sharing” has presented the biggest problem due to the fact this is illegal in most states and HUD is working to have this federal approved program supersede any state legislature regarding this matter. However, this has not taken place as of yet. We are very eager to start taking applications and funding these loans, just as we are sure you are but we do not have a timeline of when or even if this is going to be worked out. If HUD is unable to work through this issue, the program will have to be restructured and possibly go back to government for new approval (New Bill will have to be passed).

This program would definitely benefit borrowers and the economy in many ways so we are continuing to stay in close contact with HUD and will notify you if the program has to be restructured or if we have the green light to originate and fund the loans.

Please review other options listed below

1-*MOST POPULAR---Loan Modification---**We can help with this process even if you have been told by your current lender that you do not qualify for a modification. The lender expects that you as the borrower are not familiar with your rights and may not work with you or offer you the best modification. Working with our staff will give you the results you deserve because we do know your rights and work to get you the best modification for YOUR needs not the lenders!!! If you get to the point that you know this is the last payment you can make and you have made every effort to work with your lender and they refuse to work with you or only offer you a modification that does not benefit you financially as the homeowner, you need to ask yourself “Do I need to hire someone to work for me and on behalf of my financial future”...If so please request the **modification package** so we can get to work immediately!!! ***(The initial fee is \$247.00 to see if you qualify)*** You may apply online and obtain the modification package @ www.EZAffordable.com **Click on “Apply-Apply Loan Modification or Short Sale”.**

******You as the borrower may obtain a modification yourself at no cost we are only here if you have been unsuccessful or you need our expertise and would rather pay us to do all the work for you******

2-*NEXT MOST POPULAR---Short Sale to another borrower---** A solution for borrowers to avoid foreclosure by selling their home for less than what is owed to potential future homeowners. We will handle the whole process from A-Z (i.e. Negotiating with the Lender, Filing proper documents to release the potential loan deficiency and/or request the lender not send a 1099, Listing your home, marketing the property, prequalifying the borrower(s), originating the loan and CLOSING THE DEAL!!!)...I will forward the short sale package upon your request and remember this process is only \$397.00 to you the homeowner!!!; You may apply online and obtain the short sale package @ www.EZAffordable.com **Click on "Apply-Apply Loan Modification or Short Sale"**..

3-Short Sale Refinance (Current Lender MUST Approve Short Payoff)---Lenders may allow for Short Payoff Refinance loans. If you are current on your mortgage but realize you may not be able to make your next payment there may be options other than selling your home on a short sale, you may be able to refinance under a short sale refinance. While a "Short Sale" has become a well known solution for borrowers to avoid foreclosure by selling their home for less than what is owed, the "Short Payoff Refinance" (Short-Refi) will require you to pay for the **appraisal fee of \$375 to \$400 & \$247 non refundable application fee** upfront with no guarantee the short refi is approved. You will need to qualify for this program with sufficient income, assets and credit... This is not a bad investment if you potentially could decrease your principle for thousands of dollars!!! You may go online @ www.EZAffordable.com and **click on the RED "Apply Now!" link on the left hand side and then complete the "Long Loan Form"** then fax me your two most current paystubs along with the last two years W-2's and I will see if you qualify...

4-Foreclosure or Deed in Lieu---This is the last resort possible and the attorney would be able to assist with this process as well...**You will need to consult with attorney regarding fees for foreclosure defense or Deed in Lieu thereof...**

Disclaimer:

A short sale, short refi, deed in lieu of or foreclosure may result in cancellation of debt income depending on whether the bank pursues a deficiency judgment. If the mortgage lender gets a deficiency judgment for the difference between the property value on the sale/refi date and the mortgage balance the lender is not forgiving any part of the loan. If the bank chooses not to pursue a deficiency judgment, or pursues the judgment unsuccessfully, the borrower may incur income tax liability for debt forgiveness.

In December, 2007, Congress acted to protect many debtors from income tax liability associated with foreclosure avoidance. The Mortgage Forgiveness Debt Relief Act of 2007 states that homeowners will not be subject to income tax from release from mortgage liability if and to the extent the mortgage proceeds were used to buy or improve their primary residence. There is no income tax shelter from forgiveness of mortgage debts for investment property, vacation homes, or mortgages used for businesses or to pay off credit card balances. The protection expires in December, 2009. You should speak with an attorney or CPA familiar with the new law to see if you qualify for income tax protection.

For those borrowers who do not qualify for protection of the new Act there is an insolvency exception to imputed income from the cancellation of mortgage debt. If a borrower is financially insolvent when he surrenders the mortgaged property to the lender voluntarily or through foreclosure there will be no imputed income. A borrower who files bankruptcy is presumed to be insolvent, so that a bankruptcy debtor cannot suffer imputed income tax liability because the bankruptcy discharges personal liability under a mortgage note. More information is available from IRS Publication 908 and IRS tax form 982. Both forms can be found at irs.gov.
*****WE NEVER ASK YOU TO STOP MAKING YOUR MORTGAGE PAYMENT; WE OFFER ASSISTANCE ONCE YOUR AT A POINT YOU CAN NO LONGER MAKE YOUR MORTGAGE PAYMENT*****