



IS YOUR
**ADJUSTABLE
RATE
MORTGAGE**
GETTING
**TOO HOT TO
HANDLE ?**

**REDUCE YOUR INTEREST RATE
LOCK IN A LOW FIXED RATE
UPSIDE DOWN EQUITY OKAY
MORTGAGE LATES OKAY
BAD CREDIT OKAY
ONE FLAT FEE**

*Get Your Bank Approved Loan
Modification Package* today!*

*All packages are prepared and reviewed by National Modification Consultants, LLC. Visit us at www.InstantLoanModifications.com

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Top Ten Reasons on HOW and WHY to Modify Your Mortgage

1. With the most brutal economy since the depression, banks are being very lenient toward modifying mortgages to avoid more costly foreclosures and government is supporting them...

TAKE ADVANTAGE OF THESE OFFERED PROGRAMS!

A. Converting Adjustable Rate Mortgages and Pay Option Loans into low Fixed Rate loans (as low as 5.00%)

B. Lowering the rate on a high Fixed Rate loan

C. Principal Reduction for homes with upside down equity

D. Re-Amortizing your loan into 40 or 50 years

2. Take any arrears (months behind) and put the amount back into your mortgage to get back on track.
3. Stop any foreclosure action before it is too late.
4. Save your credit by going into a loan you can afford and easily make timely payments on all your debts
5. To modify your mortgage, you should learn how the process works from the banks perspective. National Modification Consultants will help you understand the process.
6. Make your first contact with the bank count by providing a full Bank Ready Loan Modification Package. Specifically, you will need a formal *Loan Modification Request Letter, Modification Proposal, Income Worksheets, Expense Worksheets, Hardship Letter*, and contact info for submission to your bank's loss mitigation department. If you have two mortgages, you will need two separate packages. You can get your customized, full bank ready package(s) with all these items at www.InstantLoanModifications.com for only \$295
7. Follow up with the same person who has your file and make sure your case is assigned to a loss mitigation agent as soon as possible.
8. When a modification is offered, make sure it is sent to you in writing and carefully review the details. The bank is always looking out for their financial interest first.
9. **NEGOTIATE!** **You do not have to accept the first deal offered by your bank.** Review our case studies or give us a call to learn and understand how aggressive banks can be.
10. Utilize our Premium attorney based service for \$1195.00 to modify your loan for you. This eliminates the man hours involved with following up on your loan modification package. Our attorneys negotiate the best modification deal on your behalf, ultimately providing piece of mind that you will get the lowest monthly payments on your new mortgage terms. **Add legal fire power to your loan modification request!**

How It Works:

A loan workout or loan modification is an agreement that is negotiated with your current lender that changes the terms of your current loan. Because of the mortgage crisis, Lenders are willing to negotiate a loan modification if a borrower is facing financial difficulties and can't obtain other financing alternatives. You must show the lender why it would be in the lender's best interest to agree to a workout arrangement. If convinced, a lender may be willing to reduce the loan interest rate, reduce monthly payment amounts or change other loan terms.

A loan modification generally occurs where the parties to a problem loan mutually agree to workout the problem by creating new and better loan terms. The hope is that the new loan will enable the borrower to meet their obligations.

When applying for a loan modification, make a game plan on how exactly you are going to approach your lender or bank. These people are trained in minimizing loss for the lender or bank and they get paid by getting the most amount of money out of you as possible or declare that your case is unworkable and foreclose on you. That is how they mitigate loss. If you understand this, then you'll know that you have to approach them and all conversations very carefully. Everything can and will be used against you.

Our Bank Approved Loan Modification Package includes the following:

- **Fax Cover sheet with your Banks Fax number, Phone numbers and address to the loss mitigation office handling loan modifications**
- **Loan Modification Request Letter**
- **Loan Modification Proposal**
- **Detailed Monthly Expense Worksheet**
- **Detailed Monthly Income Worksheet**
- **Your Personalized Hardship Letter**

After you click [Pre-Qualify NOW](#) and fill out the BANK READY Modification forms, you will be directed to a page to purchase your Bank Approved Loan Modification package. Upon Payment of \$295 **(We offer 100% Money Back Guarantee if your loan is not modifiable)** you will be issued your Banks Approved Modification Documents. All that is left to do is setup a consultation with our modification consultants to review your case and submit the Bank Ready Loan Modification documents using the bank information we have provided. You will submit your Modification Package via Fax or Direct mail.

After you purchase the Bank Approved Loan Modification Documents, you will receive live help from our loan modification consultants covering...

- 1) **Eligibility Review for your Loan Modification-(This determines if Money Back is necessary)**
- 3) **Explanation of the process- Step by Step**

- a. **Submission Procedure**
- b. **Follow Up Tips**
- c. **Negotiation Tactics**
- d. **Expected Wait Times**

2) Discussion of all your potential options

- a. **Modification**
- b. **Forbearance**
- c. **Reinstatement- (Premium Package Only)**
- d. **Short Sale- (Premium Package Only)**
- e. **Deed in Lieu of Foreclosure- (Premium Package Only)**

4) Outline of your legal rights

- a. **Predatory Lending Violations**
- b. **Your Right to Hire Attorney Assistance**

5) Answering all your General Questions

About Us

We are Attorney based, loan modification experts. We have been modifying home loans for our clients since 2006. Our goal is to help clients perform a loan modification and put together a bank ready modification package. Our expert consultants will help guide you through the process, Step-By-Step, to make sure you know how to submit your loan modification package to the loss mitigation department. We also offer detailed tips on how to negotiate with your bank. Additionally, our in house legal counsel will be available at any time if you wish to upgrade your loan modification to premium, where they will takeover the processing and negotiating of your loan modification.

Most Lending Banks have enhanced and expanded its Loan Modification Programs to include a wide array of hardship situations. There are seven (7) new modification programs that can be used to address temporary hardships like layoffs, job loss or short-term income reductions, and permanent hardships like death of a spouse, disability, divorce, or severe medical situations. These newly expanded and enhanced programs allow your bank to modify or change the term of the loan, the interest rate, and in some cases, principal balance, to reduce the monthly payment to an amount you can comfortably afford. Loan Modifications can be done as a short-term cure for a period as little as six (6) months, or in most situations, modifications can be made permanent.

Homeowners with past due real estate taxes can apply as well, to get caught up and to escrow taxes going forward. Based on your financial situation and hardship, Bank representatives will work with you and help to find the program that is right for you. In today's strained economic environment, the threat of Foreclosure seems to lurk around every corner. Be assured: your bank **DOES NOT WANT** to foreclose on your property. Foreclosure is a no-win situation for the homeowner and the bank. A Loan Modification Program is the solution to ensure everyone comes out a winner.

Case Studies

Case #1 for Carrington Mortgage

This client was upside down on their house by 30,000. They attempted to Refi with the original broker, however with no equity in their home, the banks will not take that risk. With a 10.10% Adjustable rate mortgage the client has to do something or else the mortgage payment is completely unaffordable, leading them down foreclosure lane.

Original Loan Information		Modified Loan Results	
Loan Type	Adjustable Rate Mortgage	New Loan Type	Fixed Rate
Original Rate(Teaser)	6.50%	Amortization	30 Years
Current Rate	10.10%	New Rate	6.75%
Principal balance	\$750,000	New Principal Balance	\$781,513
Monthly Payment	\$8754.32	New Monthly Payment	\$5,183
Amount in Arrears	\$52,303	Principal Forgiveness	\$3200
Home Value	\$750,000	Total Monthly Savings	\$1330



Carrington Mortgage Services, LLC

1610 E. Saint Andrew Place - Suite B150 Santa Ana, CA 92705
(800)561-4567 Fax (949)517-5220

06/09/08

VIA DHL

Re: Loan No. [REDACTED]

[REDACTED]
VIRGINIA BEACH VA
23457

Dear Mortgagor(s),

Pursuant to our recent telephone conversations, please allow this letter to confirm that Carrington Mortgage Services ("CMS") hereby offers to modify the above loan as follows:

Existing Interest Rate:	10.10%	Proposed Modified Interest Rate:	6.75%
Existing Loan Amount:	\$731,640.75	Proposed Modified Loan Amount:	\$781,513.55
Existing Monthly Payment:	\$6513.39	Proposed Modified Monthly Payment:	\$5183

**The payments above represent principle and interest only amounts. Taxes and insurance are not included.

- The modified interest rate will be fixed for 339 months.
- Arrearages, escrow advances, corporate advances and all costs and attorney fees in the amount of \$52,303.58 will be capitalized and added to your principal balance.
- Late fees cannot be capitalized, and are still due and payable (if applicable)
- All other terms of the loan will remain as previously agreed to.

This notice is an offer only and is based on the preliminary information you have provided CMS. The offer is expressly subject to and contingent upon the following:

- You must provide any and all documentation regarding your income, expenses and/or credit history requested by CMS in the course of evaluating your request for modification.
- The information you provide must be accurate.
- You must otherwise cooperate with reasonable efforts by CMS to evaluate your qualifications, review and interpret the information you provide, and prepare and execute the Modification Agreement.
- Your failure to comply with the above may result in your request for a modification being rejected, including the resumption of ordinary servicing of the account.

A modification decision cannot be made until CMS receives complete and accurate copies of all supporting documentation CMS has requested or may request. This letter does not guarantee approval, nor is it a commitment to modify the loan on the above terms. Interest rates are subject to change daily and may affect whether you qualify for the modification.

National Modification Consultants, LLC To Help Homeowners Benefit From Loan Modification Programs

A Leader In Doc Prep And Consultation Services for Standardized Loan Modification Agreements and Packages that are Automatically Customized To Meet Bank/Lender/ Servicer Specifications on Behalf of Homeowners.

Miami, Fl. – August 12, 2008 – National Modification Consultants announced today the company can now help homeowners modify their adjustable rate mortgages (ARMs) and high Fixed Rate mortgages to make payments more affordable and avoid costly foreclosures through a proprietary web application document processing system.

In addition to displacing a homeowner, a typical foreclosure can result in up to \$80,000 in losses for the homeowner, lender, local government and neighbors whose homes fall in value, according to an April 2008 report from Congress' Joint Economic Committee. With approximately 1.5 million sub prime ARMs expected to reset to higher interest rates in 2009, there is a need for servicers to swiftly implement loan modification programs.

National Modification Consultants helps homeowners make such modifications rapidly through a standard yet customizable set of documents and packages that enable lenders/servicers to freeze the interest rate of their borrowers' existing ARMs for a specified period or modify those ARMs to fixed-rate or interest-only fixed-rate loan permanently.

National Modification Consultants can help lenders/servicers quickly execute loan modification programs on behalf of homeowners that are compliant with current legislative or investor requirements. The company's robust change management capabilities ensure rapid implementation of any new or updated requirements brought on with government intervention programs. The company provides Step-by-Step submission instructions and negotiation tips to ensure a fast, effective, and mutually beneficial loan modification. In addition to the bank ready loan modification package provided by National Modification Consultants through their website www.instantloanmodifications.com, they provide live help to answer any and all questions regarding a loan modification; pre-submission and post-submission.

To learn more about National Modification Consultants loan modification solutions, please call 1-877-786-9498 or visit www.InstantLoanModifications.com

About National Modification Consultants, LLC.

National Modification Consultants through www.instantloanmodifications.com provides best-in-class document preparation, content, and technology solutions and services that directly help homeowners work with lenders/servicers to modify at risk mortgages. Their experience with the overall mortgage industry and loan modification process positions them as a leader in the battle to save homeowners from foreclosure and tackle the housing crisis.

National Modification Consultants' solutions include integrated, bank ready document preparation customized to the homeowner's unique financial situation. Their proprietary document processing and professional modification specialists help homeowners start and finish the cumbersome loan modification process. The company has successfully modified homeowners' mortgages from all the major lenders like Countrywide, Chase, Citi, Wells Fargo, and Bank of America.

For more information visit their website at www.InstantLoanModifications.com or call 877-786-9498

FAQs

1. What is a Loan Modification?

A Loan Modification is when the bank allows a change in the terms of your existing mortgage. The purpose of a modification is to ultimately and significantly lower your monthly payments, for either a temporary or permanent period of time. Check out our [Case Studies](#) to see some real life examples.

2. Who qualifies for a loan modification?

Anyone that is having trouble paying their existing loan. In today's housing conditions banks are willing to work with mortgage holders that are having trouble paying their mortgage. However, high probability characteristics are homeowners currently in an adjustable rate mortgage, have a high interest rate, are upside down on their home, and/or experiencing any kind of hardship.

3. Why will it work for me?

The government has asked for ALL lending banks to help in the foreclosure epidemic and modify mortgages for all troubled homeowners. www.InstantLoanModifications.com will instantly produce your **Bank Approved Loan Modification Package**. Going to your lender with a complete modification package that has been reviewed by our modification consultants, will make a scary process seem simple.

4. What if my credit is bad?

A Loan Modification is not based on credit. The banks are trying to make a good loan out of a troubled loan.

5. What if I have no equity or I am upside on my home?

It does not matter! Some banks are doing principal reduction, which means the bank will discount the total loan amount to the current value of your home. This is called a principal reduction and is becoming popular for banks.

6. What if my income is too low?

You will need to show the bank, you or all others in your household can afford the new payment. This is done in our Pre- Qualification when you start the process at www.InstantLoanModifications.com

7. What should I expect the terms to be on my new loan?

Banks have rapidly changing guidelines for Loan Modifications. A bank will typically modify your loan into a loan you can afford and continue to pay. This may include a lower interest rate, payment reschedule, principal reduction, longer terms or any other function that will make and keep the loan performing.

8. How much can I really save by doing a loan modification?

Hundreds or Thousands a month. Remember, a Loan is typically for 30 years. So the Loan Modification that saves you \$500 a month, really equals \$150,000 over the life of the loan.

9. Does every bank do loan modifications?

Yes. We are in a housing crisis and banks are willing to work with clients to help save their homes. However, not every mortgage is owned by a bank. A lot of mortgages are owned by investors who bought Mortgage Backed Securities. These mortgages are a little more difficult to modify.

10. How does the bail out bill affect my chances of getting a loan modification?

The government is telling banks they need to do their part to fix the housing crisis. The Bail Out Bill will only help your chances of getting a Loan Modification.

11. What should I do to ensure the best loan modification?

Take Advantage of our Premium Attorney based service. That is the best way to ensure a professional is negotiating your loan modification.

12. Will National Modification Consultants review my case prior to submitting the loan modification package?

Absolutely, our service includes a free consultation to discuss your Loan Modification, step by step instructions, and your legal rights. **We provide a 100% Money Back Guarantee if your loan is not modifiable.**

13. Can I call National Modification Consultants for advice after I start the process?

We are available to you before, during and after this service is complete. We are here to help you save your home.

14. How long does the process take?

With our service you will have all the documents needed to submit to the bank. Banks are different and can take 30-90 days for a decision. We will be here for you every step of the way to walk you through the modification process.

15. What are some negotiation tactics to use with my lender?

We can't publicly release that info, you will have to get pre-qualified and purchase the loan modification package. After you purchase the Bank Ready Loan Modification package our consultants will guide you through the process and give you the knowledge to succeed.

16. What is the difference between doing a loan modification myself or hiring an attorney?

A Loan Modification firm will charge you a high fee (\$2000-\$5000) to submit the docs that you can submit yourself. Banks are willing to help their clients with a Loan Modification with out an Attorney. What is important, is you have the CORRECT, BANK APPROVED documents ready for submission, so the bank can efficiently and more effectively review your case. This is where we come in. Our package will be ready for submission to the bank and the information you will get from our in house Attorney will make your Loan Modification successful.

18. What if I am denied by my lender?

If you are denied by your lender, we will apply the \$295 toward the \$1195 fee for our attorneys to call the bank and work with your lender on the loan modification. We are here for you and want to see you get through the housing crisis.

CONTACT US

PLEASE VISIT US ON THE WEB AT
www.InstantLoanModifications.com
(Live Chat Available)

Call us Toll Free 1-877-786-9498

E-Mail Us at Info@InstantLoanModifications.com

We are available from 8:00 AM to 8:00 PM Eastern