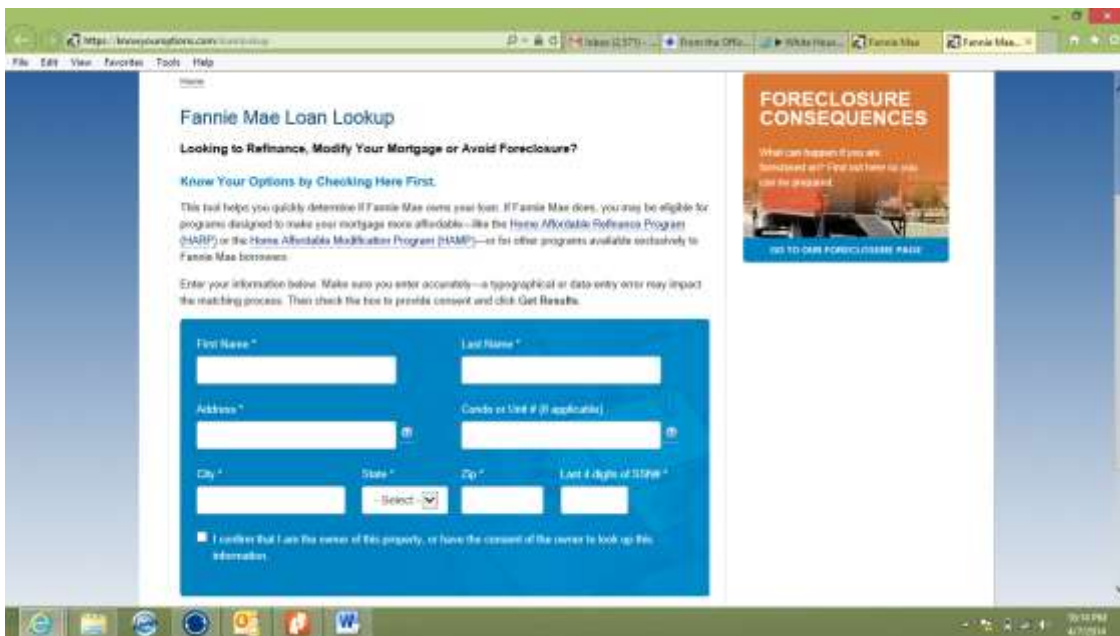


FIND OUT IF YOUR MORTGAGE IS SECURITIZED and WHO THE TRUE “NOTE HOLDER” IS Do It Yourself - STEP BY STEP INSTRUCTIONS in THREE SIMPLE STEPS

Courtesy of: www.UnderstandContractLawAndYouWin.com

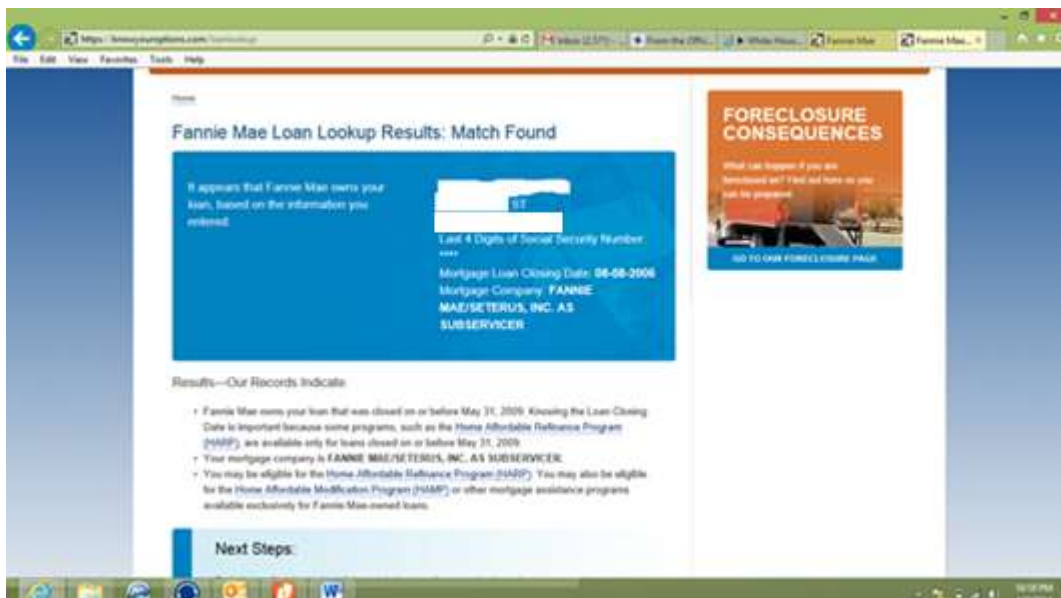
1. Check Fannie Mae website.

Go to <https://knowyouroptions.com/loanlookup>



The screenshot shows the 'Fannie Mae Loan Lookup' form on a web browser. The form is titled 'Fannie Mae Loan Lookup' and includes the sub-heading 'Looking to Refinance, Modify Your Mortgage or Avoid Foreclosure?'. Below this, there is a section 'Know Your Options by Checking Here First.' followed by a paragraph explaining the tool's purpose. A checkbox is present with the text 'I confirm that I am the owner of this property, or have the consent of the owner to look up this information.' The form fields include: First Name, Last Name, Address, Condo or Unit # (if applicable), City, State (a dropdown menu), Zip, and Last 4 Digits of SSN. A 'Get Results' button is located at the bottom right of the form area.

Fill in all the information pertaining to the DEBTOR on the account. Click on “get results”



The screenshot shows the 'Fannie Mae Loan Lookup Results: Match Found' page. The main heading is 'Fannie Mae Loan Lookup Results: Match Found'. Below this, there is a blue box containing the text: 'It appears that Fannie Mae owns your loan, based on the information you entered.' To the right of this text is a small graphic showing a house and a car. Below the blue box, there is a section 'Results—Our Records Indicate:' followed by a list of bullet points: 'Fannie Mae owns your loan that was closed on or before May 31, 2009. Knowing the Loan Closing Date is important because some programs, such as the Home Affordable Refinance Program (HARP), are available only for loans closed on or before May 31, 2009.' 'Your mortgage company is FANNIE MAE/STERIS, INC. AS SUBSERVICER.' 'You may be eligible for the Home Affordable Refinance Program (HARP). You may also be eligible for the Home Affordable Modification Program (HAMP) or other mortgage assistance programs available exclusively for Fannie Mae owned loans.' At the bottom of the page, there is a 'Next Steps:' section.

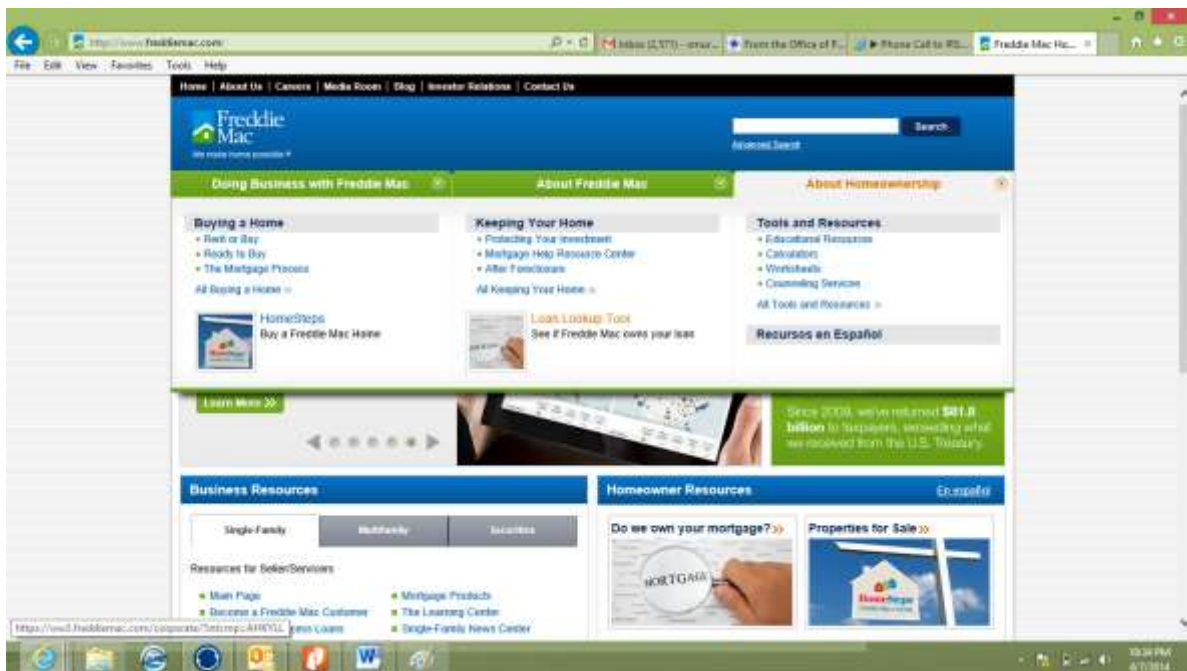
This is what you will find if your loan is owned by Fannie Mae.

If your loan is not owned by Fannie Mae, the page will say your loan is not owned by Fannie Mae.

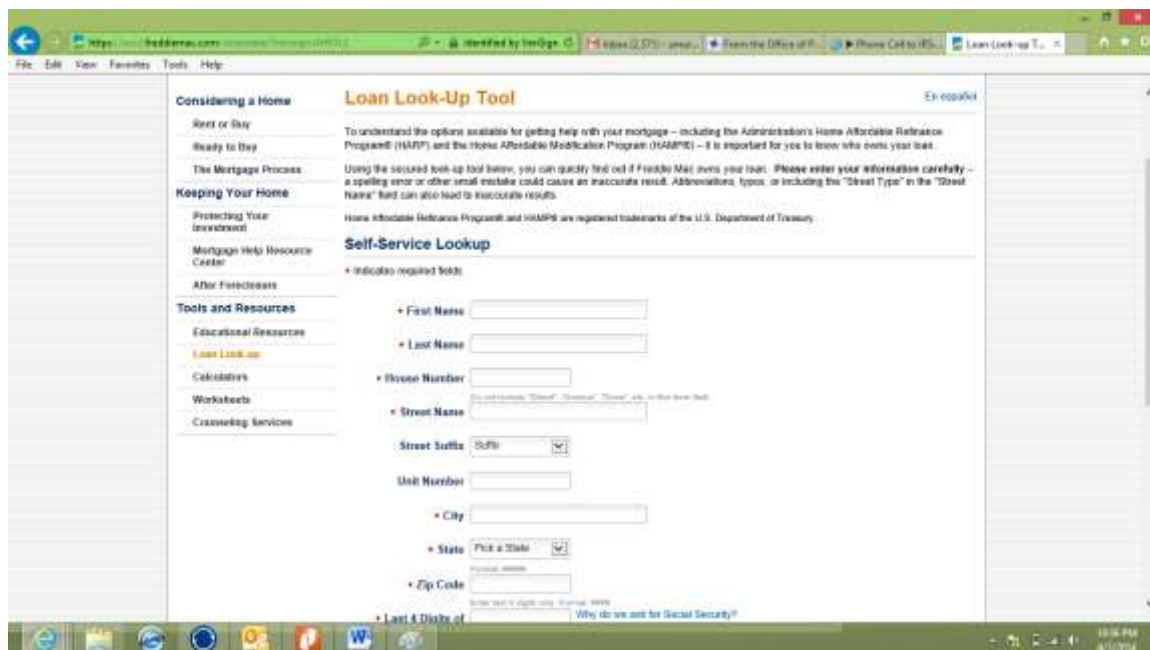
2. Check Freddie Mac Website.

Go to www.freddie-mac.com

Hover the mouse over the “**ABOUT HOMEOWNERSHIP**” and click on the Loan Lookup Tool link.



Clicking the Loan Lookup Tool will bring up the following screen:



Fill in all information with an asterisk.

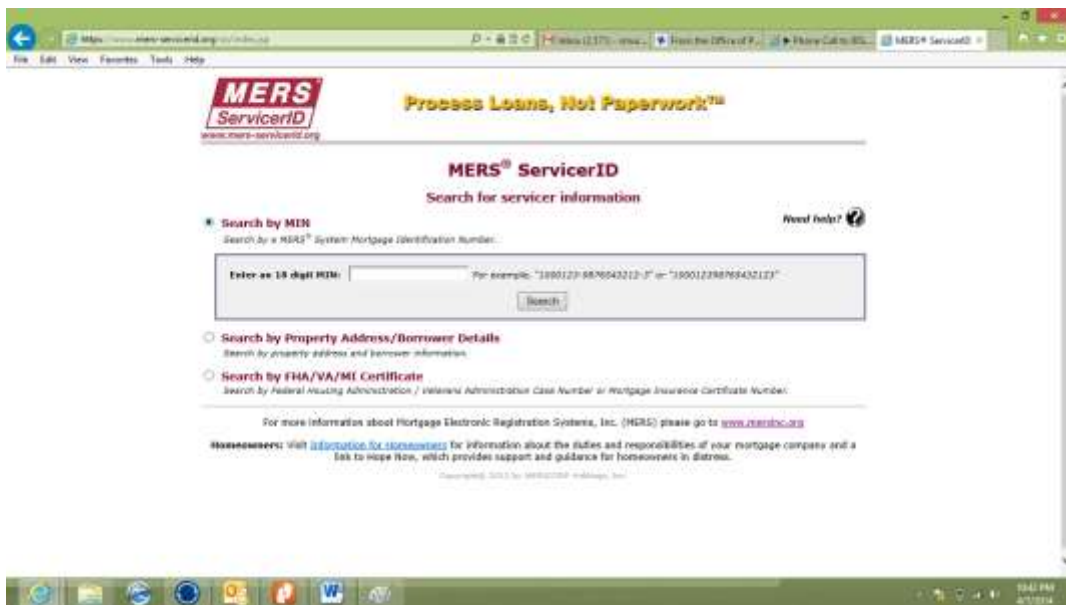
Then click submit.

The results will either say “Freddie Mac does not own your loan” or the loan information will all come if Freddie Mac does own the loan.

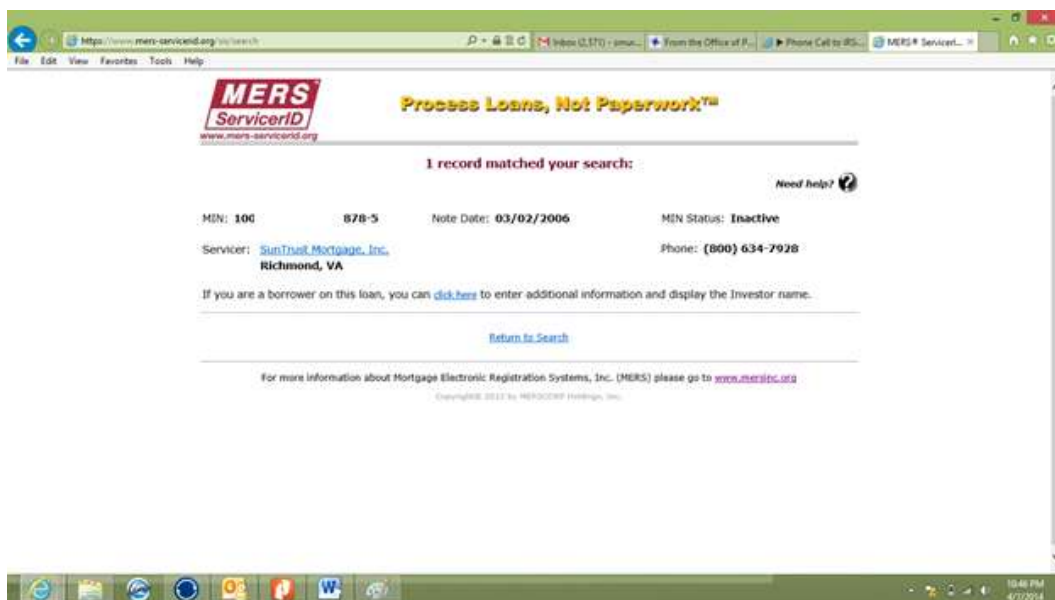
Step 3: Check With MERS

Go to: <https://www.mers-servicerid.org/sis/index.jsp>

Type in the code that the website asks for. The website will bring up the options you can search by.



Searching by MIN number is the fastest way to search. Type in the MIN number and click search. Then the results will come up as shown in the following screen:



Click on the link that says “if you are a borrower on this loan, you can CLICK HERE”

And the screen will come up as follows.

Click on “Investor for Individual Borrower”.

The screenshot shows a web browser window titled "MERS® ServicerID - Investor - Windows Internet Explorer". The address bar shows the URL: <https://www.mers-servicid.org/Investor>. The page content includes a heading "Select borrower type and enter borrower information to see Investor for MEW 1000104-0035760370-S." and a radio button selection for "Investor for Individual Borrower". Below this, there is a form with the following fields and instructions:

- Instruction: "Your entries may be either upper or lower case. Fields marked * are required."
- Field: "Last Name:" with a text input box and a red asterisk.
- Field: "SSN:" with a text input box and a red asterisk.
- Checkbox: "By checking this box, the borrower or borrower's authorized representative is attesting to the fact that he or she is in fact the borrower or borrower's authorized representative for the loan in question. Additionally, borrowers wishing to learn the identity of their loan's investor must confirm their identity by entering their last name or corporation name as well as their SSN or ITN. If this information does not match the information contained in the MERS® System for the borrower of the loan, the investor information will not be displayed. Borrowers should verify the results with their loan servicer." (The checkbox is currently unchecked).
- Button: "Submit"

Below the form is another radio button option: "Investor for Corporation/Non-Person Entity Borrower". At the bottom of the form area is a "Close Window" button. The Windows taskbar at the bottom shows the time as 10:32 PM on 4/7/2014.

Fill in the Last Name of the of the borrower and the ss# and click the box. Then click submit.

The results will show as follows:

This screenshot shows the same web browser window as the previous one, but with the results of the search displayed. The "Investor for Individual Borrower" radio button is now selected. The form fields are still present, but the "Submit" button is no longer visible. The results section shows:

- Service: [SunTrust Mortgage, Inc.](#) Phone: (800) 634-7928
- Location: Richmond, VA
- Investor: SunTrust Mortgage, Inc.

A "Close Window" button is located at the bottom of the results section. The Windows taskbar at the bottom shows the time as 10:33 PM on 4/7/2014.

Step 3: Optional Forensic Audit - You can also do a Forensic Audit which is a detailed comprehensive accounting of the Promissory Note and Mortgage. It is not absolutely necessary for finding out who the real parties of interest are for your loan, however it is recommended if:

1. Lingering questions remain after doing the above search(es)
2. There are NO RESULTS in the above searches
3. You wish to pursue legal action against your mortgage holder/servicer or wish to stop a foreclosure

Contact us for recommendations on some Trustworthy Forensic Audit Professionals who will support your process and your goals.

p.s. Always be on the lookout for mail from new parties of interest, new assignments, and always be checking the county recorders on your property for any new recordings of liens, lis pendis, or assignments.

Courtesy of: www.UnderstandContractLawAndYouWin.com

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