

Mortgage Principal Reduction Program Mortgage Principal Reduction Program



The number of foreclosures and homeless families swept across the US in growing numbers leaving many families with nowhere to go. Because of this crisis, a few new companies have arisen allowing families who still had their homes to obtain a Mortgage Principal Reduction Program.

And now, the banks have been flagrantly exposed as committing massive fraud against U.S. homeowners in need. Read the DOJ Press Release showing Wells Fargo in violation of Criminal Mortgage Fraud: this makes our prospects of getting you a Mortgage Principal Reduction and possibly a settlement for civil damages for bank fraud, even much easier and in faster time.

The growth of this industry has created a new era in which homes that are going up for auction can be taken off the "chopping block", homes that are about to be foreclosed upon and are in the process of foreclosure proceedings can have those proceedings completely stopped, and fortunate homeowners across the US can obtain a Mortgage Principal Reduction Program.

Various scandals led to these interesting circumstances. The first one is known as the "Robo-Signing" scandal. One scandal that hit the mainstream media quite rapidly is know as the "robosigning" scandal, in which bank employees were paid to forge signatures on various bank documents (including mortgages), and bank reviewers were paid to sign off of paperwork without actually reviewing it. These errors left a lot of room for inconsistencies in the figures on the documentation.



In addition, a large number of mortgage loan documents sent to the Federal Reserve had these forged signatures, as well as "fudged numbers", and the overcharging of bank clientele for various fees. Needless to say, this is not compliant with Federal Banking Law and can result in a <u>Mortgage Principal Reduction Program</u> through the power of negotiation.

These errors went unnoticed for many families, leaving them without a home or enough money to sustain themselves. Fortunately, with the help of companies such as Modification Associates, this doesn't have to happen. Modification Associates is a company based on Long Island in New York specializing in *Mortgage Principal Reduction Program*.

In order for a bank or company to foreclose upon your home, they must provide in the court of law the original black ink signature and note, along with all documentation -- which must be in compliance with Federal Banking Law. If they can not provide these documents, they can not foreclose upon the home. Furthermore, they will oftentimes be forced to negotiate the circumstances based on their lack of compliance, often resulting in a Mortgage Principal Reduction Program.

Modification Associates has taken homes that were auction off the "chopping block", they have ended foreclosure proceedings, and they are currently going through the motions of obtaining their clients a Mortgage Principal Reduction Program for anywhere from 20%-50% of the original mortgage.

That being said, it is imperative to note that in order to go through the program, clients must submit certain paperwork (listed below) in order for their team to decide whether or not you are eligible for the program. Approximately 80% of those who applied for our program were approved. Those who were approved had paperwork showing various inconsistencies that will hold up in the court of law.

As appealing as this program may be, please take note that 20% of those who apply for the program are not eligible, and will be rejected because Modification Associates only takes cases they believe they can win. As stated before, the correct paperwork must be submitted by the client to the company after speaking to a modification specialist for evaluation.



The procedure is as follows: Once the clients' paperwork has been sent to Modification Associates, it will be handed over to the forensic investigation team for evaluation. If they approve the paperwork, you will be officially approved for the program and the paperwork will be handed over to the legal staff for the implementation of notice filing procedures.

If the banks do not correctly answer the notices filed by the legal team, they will proceed to file for dismissal of the mortgage often resulting in a **Mortgage Principal Reduction Program.**

How Long Will All of This Take?

If your home is about to go up for auction or is facing foreclosure proceeding, Modification Associates can usually get the home off the chopping block or stop foreclosure proceedings within 1 weeks' time. A Mortgage Principal Reduction Program will take anywhere from 3-9 months due to the allotted time frame that the bank has to answer the notices filed by the legal team. If they can not answer the notices in time requesting the correct paperwork, the legal team will file for dismissal based on non-compliance with Federal Banking Law.

How Do I Get An Evaluation and How Much Does it Cost?

For all Current U.S. Homeowners or homeowners behind on their payments (either one we can help), Modification Associates will give you a FREE evaluation to determine whether or not you are eligible for Mortgage Principal Reduction Program. These are the documents necessary for the evaluation:

- 1. Approx 9 pages of the Note
- 2. Two of the Most recent monthly mortgage
- 3. The H.U.D. (Dispersing of the funds)
- 4. The Mortgage Doc. (3 pages)



How Long Will the Evaluation Take?

Most evaluations take about 1 week. In this amount of time, your paperwork will be evaluated by the forensic investigation team upon which you will either be approved or rejected for our program. If you are approved, you can be sure that they found some errors in your paperwork that may result in a Mortgage Principal Reduction Program.

Principal Reduction Program: Where Do I Get This Evaluation?

In order to obtain this evaluation, visit http://www.ReduceYourMortgage.net or call 505-340-3632.

Your case will be directed to a modification specialist for review.

Click here to watch our video overview about the Principal Reduction Program that we offer.