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

Fill in all the information pertaining to the DEBTOR on the account. Click on “get results”
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.freddiemac.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](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 borrow on this loan, you can CLICK HERE”

And the screen will come up as follows.

Click on “Investor for Individual Borrower”.

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

The results will show as follows:
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.

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