

If you are the victim of **MORTGAGE FRAUD**, or subject to **FORECLOSURE**; we are expert at **forensic mortgage auditing** of your transaction and all activity involved in your loan.

We can provide you with a comprehensive and actionable fact pattern analysis.  
We will state an opinion as to the suitability and compliance of your transaction.  
We can provide **expert witness services** if arbitration or litigation is required.  
We are specially qualified to provide these analytical services to law firms.

If you are a **Home Owner** (with a mortgage) and have had **problems** with any of these:

- Zero Point Loans - someone said "they" would pay your costs
- Interest Only Loans
- **"Option Arms" that have or are about to adjust up**
- **FHA Reverse Mortgages**
- Balloon Notes of less than 10 years
- High Cost Loans - with interest rates of 10% or more
- "2/28" Re-set Programs
- "3/1" Arm Programs
- **Transactions where chain of ownership is an issue**

If you currently have a **Reverse Mortgage** and feel you were not counseled correctly;  
If you suspect that payments were made to any third party who was not identified on your HUD-1 Settlement Statement;  
If your parents have a Reverse Mortgage, but there were competency issues not properly addressed;  
If there was a financial adviser involved who encouraged the purchase of a third party annuity using the proceeds of a Reverse Mortgage;

If you are a **Lender or Mortgage Broker** dealing with any of these scenarios;

- Clients who claim they weren't properly counseled-especially Reverse Mortgages
- Clients who claim you failed to properly disclose per RESPA or TILA
- Clients who misrepresented information to you during the application
- Clients who now accuse you of misusing their loan proceeds
- Lender Issues with HUD or FHA where you feel you followed regulations correctly

If you are a Commercial Developer or concerned about a **Mortgage on Commercial Property**, contact us directly to discuss your situation.

We can review your specific situation and compare /contrast your transaction to one fully compliant with applicable federal mortgage lending laws and regulations.

We can make recommendations based on our final analysis.

We can work with your attorney to better prepare him to represent you and correct your situation.