



678 S. Indian Hill Blvd. Suite 100A, Claremont Ca 91356. OFFICE (877) 494-1010, FAX (909) 482-1001 WWW.MMSERVICES.BIZ

Please review the package and fill out all forms to start your financial profiling.

1. Please be sure to fill out all **payment information**.
2. **Sign, print, and date** at the bottom of the Invoice.
3. The borrower's authorization must include your **lender loan number**, your **last four social security** digits and **your signature** as legibly as possible.
4. Please be sure the **Guarantee** and the **Client Responsibilities** page are **signed and dated**.
5. Please fax or mail the complete package along with a recent mortgage statement to secure fax **(909) 482-1001** or mail to: **678 S. Indian Hill Blvd. Suite 100A Claremont Ca. 91711**



Get Control of Your life...

Get access to the financial data strategies and guidelines that you can use to GET YOU NEW LOAN terms, which can save you money, stress, and the property that belongs to you.

Get the data the insiders are using. Our Before and After Ratio Spectrum Spreadsheet presents a clear financial picture of where you are and where you need to be when presenting highly sensitive financial information to any banking institution.

Please review this registration package, fill out all forms completely, and **fax to (909) 482-1001** or **express mail the signed package to START!**

MORTGAGE MITIGATION SERVICES – 678 S. Indian Hill Blvd. Suite 100A Claremont, CA. 91711

Phone: (877) 494-1010 Fax: (909) 482-1001



678 S. Indian Hill Blvd. Suite 100A, Claremont Ca 91356. OFFICE (877) 494-1010, FAX (909) 482-1001 WWW.MMSERVICES.BIZ

THANK YOU FOR CHOOSING Mortgage Mitigation Services

ATTACHED PLEASE FIND THE FOLLOWING FORMS:

1. Introduction / Description
2. Authorization Form
2. MMS Guarantee
3. Client Responsibilities
4. Invoice/ credit card charge form
5. MMS Personal Financial Work Sheet

MUST BE SUBMITTED WITHIN 24 HOURS

AFTER YOU SEND IN THIS INITIAL START-UP PACKAGE START GATHERING:

6. Copy of your most recent mortgage statement(s)
7. Any letters or recent communications with the lender
8. 2 most recent months of Bank Statements
9. Most Recent Pay Stub (W2) or copy of commission check (1099)
10. Compose a Hardship letter outlining why the payment is too much for you now and why you will be able to make a future, lower payment without further hardship
11. Give details on all rental properties you own with income/expense amounts included w/ addresses
12. 1040 Tax returns

- **MUST BE SUBMITTED WITHIN 5 DAYS**

OR

- **EMAIL TO ADMIN@MMSERVICES.BIZ**

EXTRA DEPARTMENT INFO:

- **CONDITION DEPARTMENT PHONE NUMBER (888) 624-2026 ext. 20**
- **FAX NUMBER (909) 482-1001**



678 S. Indian Hill Blvd. Suite 100A, Claremont Ca 91356. OFFICE (877) 494-1010, FAX (909) 482-1001 WWW.MMSERVICES.BIZ

Do you?

- Owe more money than your home is worth?

Are you?

- Losing sleep wondering what your adjustable rate mortgage is going to adjust to?
- Worrying that you will not be able to afford the new payment?
- Late on your mortgage?

Have you?

- Been turned down by creditors because your credit score is less than desirable?
- Received a Notice of Default?
- Received a Notice of Foreclosure?
- Received a Notice of Trust Deed Sale?

LOSING YOUR HOME IS NOT AN OPTION.



678 S. Indian Hill Blvd. Suite 100A, Claremont Ca 91356. OFFICE (877) 494-1010, FAX (909) 482-1001 WWW.MMSERVICES.BIZ

How can Mortgage Mitigation Services Help You?

We specialize in helping people in similar or sometimes even worse situations. We provide you with alternative **options** to your mortgage needs. Weather your objective is to **Modify** your existing loan, formulate a **Forbearance Plan**, **Short Sale** your home, or simply hand over your **Deed in Lieu of Foreclosure**, MMS is here to serve you and reassure you that you're not alone.

In general these are the four legal options available to you as a homeowner.

1. **Loan Modification:** in certain instances your lender may allow us to add the delinquent amount to your loan balance or temporarily reduce the interest rate as well as your principal amount to assist you in curing the default and restoring your credit status.
2. **Forbearance/Formal Forbearance:** is a repayment agreement between you and your lender. Upon review of your monthly income and expenses, we will formulate a plan and create a written proposal providing for payment of one full monthly payment and a portion of the delinquent amount due on the your account. The objective here in this situation is to allow you to resolve your past due balance over a period of time, reinstate your mortgage, and allow you to maintain your normal monthly living expenses.
3. **Short Sale:** this occurs once the difficult decision is made by you the homeowner to sell your home with the knowledge that you owe more than your home is worth. MMS can, with the authorization of your lender, assist in the sale of your under these circumstances in which the lender (mortgage holder) agrees to accept net sales proceeds as full payoff. Investor approval is based upon your financial situation and the current market value of your home.
4. **Deed In Lieu of Foreclosure:** if you have decided that you just can no longer afford your home and don't want to go through the marketing efforts or the embarrassment of foreclosure then you may voluntarily return your home to the lender and may be eligible to receive "Cash for Keys" (leaving your home in its present condition and broom ready)

Mortgage Mitigation Services offers you our vast experience and expertise to provide fully legal solutions to your current situation. You can count on and rest assured, that our team of professional mitigators will provide negotiations pertaining to the following:

- THE ADJUSTMENT, ELIMINATION OR REPAYMENT PLANS ON ANY DELINQUENT OR PAST DUE BALANCES.
- THE REDUCTION OF PRINCIPAL BALANCE.
- THE REDUCTION OF YOUR CURRENT AND FUTURE INTEREST RATE AND MONTHLY PAYMENT.
- YOUR LOAN TO BE CONVERTED TO A LONGER FIXED TERM.
- YOUR CURRENT CREDIT STATUS WITH ALL THREE AGENCIES.



678 S. Indian Hill Blvd. Suite 100A, Claremont Ca 91356. OFFICE (877) 494-1010, FAX (909) 482-1001 WWW.MMSERVICES.BIZ

BORROWER AUTHORIZATION FORM

Borrower Name: _____ DATE: _____

Co-borrower: _____ DATE: _____

RE: Lender _____ Loan # _____

I hereby authorize Mortgage Mitigation Services to contact the above referenced lender regarding my existing mortgage loan for the purpose of negotiating a workout agreement. I authorize the lender to verify my past and present employment earnings, records, bank accounts, stock holdings and any other asset balances that are needed to process this application. I further authorize the lender to order a consumer credit report (if necessary) and verify other credit information, including past and present mortgage references. It is also understood a copy of this form will serve as authorization.

All information used by Mortgage Mitigation Services will only be used in the processing of this application.

Borrower Signature _____ SS# _____

Co-Borrower Signature _____ SS# _____



678 S. Indian Hill Blvd. Suite 100A, Claremont Ca 91356. OFFICE (877) 494-1010, FAX (909) 482-1001 WWW.MMSERVICES.BIZ

Our Guarantee to the Customers

We guarantee a 100% refund of the service fee (minus a \$500 cost), if after 120 days you do not receive one of the following solutions from your lender using our custom financial statements and analysis:

- Loan Modification
- Forbearance Agreement
- Reinstatement
- Repayment Plan
- Loan Restructure
- Short Sale Agreement Packaging & Monitoring
- Deed in Lieu of Foreclosure
- Negotiating the Principal Balance/Delinquent Debt
- Prolonging the Foreclosure Process



I agree and understand the above guarantee.

Signature: _____

Print Name: _____

Date: _____

CLIENT RESPONSIBILITIES

During Mortgage Mitigation Process

1. If you have decided not to make your mortgage payment, save all monies possible during the process of procuring a loss mitigation alternative. These funds are NOT to be spent but rather saved so that you will be able to make a good faith payment should your loan workout be granted.
2. To forward any correspondence received from the Lender, Attorney, Sheriff, Judicial Courts, etc.
3. To avoid disclosing any personal financial information or agreeing to any workout option with the bank directly, our professional loan mitigator must be used. Avoid communication and/or calling for updates from any bank departments.
4. To turn in the Document to your professional loan mitigator within 7 days. The 120 days on your Guarantee starts from the day our processing staff receives the complete financial documents and hardship letter from you the client.
5. To alert the loan mitigator if your financial situation changes.
6. To remain available for communication with your loan mitigator.
7. To inform the loan mitigator of any property sale dates or delinquency status or whether you have filed bankruptcy.
8. To not Cancel or stop the processing, for any reason, before time frame of 120 days.
9. Any form of non-payment; such as insufficient funds or checks that are declined/unsent will result in a suspended file.

I (PRINT NAME) _____, understand the information contained in this form. I understand that breaching any of these provisions above is a violation of Client responsibilities and will result in your Refund Guarantee (Our Guarantee to the Customers) being voided and you will not receive a refund.

X _____
SIGNATURE

X _____
SIGNATURE

Date: _____

Date: _____

M.M.S. INVOICE / AGREEMENT

STEP 1.	AGENT INFO
INVOICE DATE	
AGENT NAME	
AGENT PHONE	877-494-110
PROFILING REASON	Modification: Loan Terms / Principal Bal./ Credit Score

STEP 2.	CLIENT INFO - BILLING ADDRESS	PROPERTY INFO - SUBJECT PROPERTY	
PRIMARY BORROWER		PRIMARY BORROWER	
CO - BORROWER		CO - BORROWER	
STREET ADDRESS		STREET ADDRESS	
CITY, STATE ZIP		CITY, STATE ZIP	
PHONE		PHONE	
FAX		FAX	
EMAIL		EMAIL	

STEP 3.	PAYMENT PLAN	
	DESCRIPTION	TOTAL
	MCG Financial Profiling Fee	\$
		\$
		\$
	Retainer Fee (upon completing the case)	\$
	TOTAL	\$

STEP 4.	PAYMENT INFO		
	CREDIT CARD INFORMATION - PAYMENT TYPE		CHECK #
	VISA MC	CHECK ->	
	CREDIT CARD #	EXP. DATE	SECURITY CODE
NAME ON CARD			
ADDRESS ON CARD			
CITY, STATE ZIP			

STEP 5.	SIGNATURE VERIFICATION	
	APPROVED BY - SIGNATURE	PRINT NAME

SIGN ABOVE AND IF SENDING THIS PACKAGE VIA MAIL USE ONLY OVERNIGHT / PRIORITY DELIVERY

FORWARD COMPLETED DOCS TO OUR SECURE FAX LINE: (909) 482-1001 Process time can be up to 120 days. See Our Guarantee for details. I hereby confirm by signing this that we accept the terms of the Invoice and Guarantee. NO refund will be given if borrower cancels this agreement before processing time or does not submit paperwork needed for processing. This Agreement and its interpretation, performance and enforcement shall be governed by the laws of the State of California. Exclusive jurisdiction over any action or proceeding arising from or related to this Agreement shall vest within Los Angeles County, California, which by statute has subject matter jurisdiction. The prevailing party in any such action or proceeding shall not be entitled to recover its reasonable attorney's fees and costs. All invoices are final. NO verbal agreement will be honored. Payment to Gretchen Fox & Assoc. is not owed until service is rendered. Thank you for opportunity to serve you.

