

# TILA SOLUTIONS

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## Deception and Fraud By Your Lender

**Should You Trust Them to Help You?**

**[www.tilasolutions.com](http://www.tilasolutions.com)**

**(702) 508-0335**

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# Summary

*It has become common knowledge that almost 80% of the homeowners who attempt to work directly with the lenders will fail. And that failure typically means foreclosure.*

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**Wall Street Journal**

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***The nation's three-largest banks have the most homes in foreclosure***

*The three banks service billions in mortgages held by investors. BofA, which purchased troubled mortgage lender Countrywide Financial Corp. in 2008, has \$88 billion in mortgages held by other lenders that are in foreclosure. Chase has \$54.5 billion, and Wells has \$36.4 billion.*

Lenders created and issued loans in violation of federal laws that protect borrowers from ending up in loans they can never repay. These laws are known as TILA, RESPA, HOEPA and ECOA as well as key regulatory groups' guidelines such as the OCC, FDIC, and FTC.

Homeowners could not repay these loans nor could they get out of them because the market crashed and many of them carried pre-payment penalties, preventing early payoff.

It was not long before the banks began to fail. The government said they would help the homeowners and a massive bailout was given to the banks, all of whom were entrusted to help the homeowners. It was not long before the truth came out: the money was not to help the homeowners -- it was to help the banks.

The Banks modified very few loans and foreclosed upon hundreds of thousands of homeowners. Yet all along they told the homeowners they did not need help from the private sector, that the banks would modify their loans for free.

Finally, the next layer of fraud was revealed. The banks had been illegally foreclosing on thousands of homes. The government has allowed the banks to continue operating in their fraudulent manner.

Homeowners are the victims of Fraud perpetrated by the banks

- Fraud – The original loan
- Fraud – They will modify your loan for free
- Fraud – Illegal Foreclosure

**Conclusion** – Don't Trust the Banks or the Government to actually give you a loan mod – especially for free. Get Help from a company in the private sector. Get your loan investigated and get professionals to negotiate on your behalf.

**Attorneys General  
in 50 States  
Investigating  
Fraudulent  
Foreclosures**

*Top legal officers of all 50 states opened a joint investigation into home foreclosures, saying they will seek an immediate halt to any improper practices at banks and mortgage companies.*

*The states will conduct a coordinated inquiry into whether banks and loan servicers used false documents and signatures to justify **hundreds of thousands of foreclosures**. The group intends to establish independent monitoring, Iowa Attorney General Tom Miller, who is leading the probe, said today in a statement.*

*"The financial institutions would be well served by working with us to get it cleaned up," Ohio Attorney General Richard Cordray told Bloomberg Television's "In Business with Margaret Brennan." "And they'd also be well served to think about reaching negotiated resolutions with borrowers in cases where they've created exposure for themselves by **committing fraud upon the courts.**"*

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Bloomberg

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# Bank Deception & Fraud

In the following pages you will see the utter fraud of free loan mods by lenders.

## Lenders Will Modify Your Loan "For Free"

*From the Making Homes Affordable Website*

*". . . several private sector national loan servicers, including Chase Home Finance, Suntrust Mortgage, GMAC Mortgage, and American Home Mortgage Servicing, are distributing FTC consumer alerts that provide consumers with tips for avoiding mortgage relief scams and direct them to free, legitimate counseling services for at-risk homeowners. The servicers will distribute the materials in monthly statements, in correspondence to delinquent borrowers, in counseling sessions, and on their websites."*

And today, we find that these same Banks, all entrusted to guide, educate and provide these free loan mod services are now under scrutiny for illegally foreclosing on homes.

*The first bank to announce that they were halting foreclosures was GMAC. Their announcement hit the news like wildfire, and of course, they limited their halt to only the 23 states where the courts are involved in the foreclosure process. JP Morgan Chase and BofA were next. Wells Fargo held staunchly to their position that they had not erred, and would not halt foreclosures. Of course, it was only about ten days later that legal depositions revealed they too had perpetrated fraud upon the courts and the homeowners. None of these banks initially decided to halt foreclosures in the states where the courts were not involved. It was not long before all the Attorneys General demanded a halt of foreclosures in all 50 states.*

The reasoning was sound: If the lenders with their history of ignoring and violating laws in an effort to make money were once again breaking the law in 23 states, we can safely assume they are breaking the law in all 50 states.

Finally, who can forget the famous video that hit like wildfire, where it was revealed that the Lenders would make more money from FDIC when they foreclosed on certain types of loans?  
<http://vimeo.com/10074664>

## Banks Basically Let Any Old Person Give Homeowners the Boot

By Mike Taylor

Former hair stylists, factory workers and Wal-Mart greeters are among the bank-designated "foreclosure experts" at the heart of the current paperwork fiasco that's wrapping the housing market in a legal stranglehold. If anyone still had confidence in major mortgage lenders' ability to properly process foreclosures, today's news reports ought to complete the crisis of faith.

Peter Ticktin, a Florida lawyer who defends homeowners in foreclosure, tells the Associated Press that people who formerly held assorted service-industry positions were plopped into back offices at big banks and tasked with robotically signing thousands of foreclosure documents. The resulting incompetence defies description, but the AP has a go at it anyway:

In depositions released Tuesday, many of those workers testified that they barely knew what a mortgage was. Some couldn't define the word "affidavit." Others didn't know what a complaint was, or even what was meant by personal property. Most troubling, several said they knew they were lying when they signed the foreclosure affidavits and that they agreed with the defense lawyers' accusations about document fraud.

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**New York Observer**  
**October 14, 2010**

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## Foreclosure Fraud

In October of 2010, the US Foreclosure Frenzy was finally revealed as the latest and possibly most horrific fraud of the century.

As millions of homeowners had spent long and hopeless months or years trying to understand how anything as simple as a loan modification could take 6 to 18 months to accomplish, but a foreclosure could be done rapidly, the answer was finally revealed:

The banks had been fraudulently foreclosing. Using masses of untrained people to sign foreclosure affidavits they had never read, foreclosure papers had been warehoused through by the thousands every month.

- JP Morgan Chase would hire anyone to sign foreclosure papers, no real experience needed: *"At JPMorgan Chase & Company, they were derided as 'Burger King kids' - walk-in hires who were so inexperienced they barely knew what a mortgage was."*
- Bank of America, CitiGroup, JPMorgan Chase and HSBC Finance Corp are getting scrutinized by all 50 state attorneys general, bank regulators from 30 states and a host of federal agencies for foreclosure fraud.
- GMAC Mortgage, of Ally Bank, was sanctioned by courts in both Maine and Florida for affidavits signed under penalty of perjury without the signor reading anything.
- An executive from OneWest Bank, successor to failed IndyMac, admitted that nobody on her team reads the 6,000 documents they sign in a week.
- BofA claimed to halt foreclosures in 50 states, but 4 days later were already moving forward as files were getting reviewed.
- Wells Fargo & Co. does not plan to halt foreclosures despite an employee's testimony that she signed up to 500 foreclosure documents daily without reading them.

***Although Attorneys General launched a probe across all 50 states, President Obama was reluctant to stop foreclosures in the US.***

# Fraud and Deceptive Practices

Here is just a small sampling of some of the other fraudulent and deceptive practices that Lenders have been called upon the carpet for over the past decade. Despite these crimes, Politicians and Government Officials have allowed them to continue to operate.

## Goldman Sachs Charged With Fraud

**SEC Alleges Firm Misled Investors on Securities Linked to Subprime Mortgages; Major Escalation in Showdown With Wall Street**

*Goldman Sachs Group Inc.—one of the few Wall Street titans to thrive during the financial crisis—was charged with deceiving clients by selling them mortgage securities secretly designed by a hedge-fund firm run by John Paulson, who made a killing betting on the housing market's collapse.*

*Goldman vigorously denied the Securities and Exchange Commission's civil charges, setting up the biggest clash between Wall Street and regulators since junk-bond king Drexel Burnham Lambert succumbed to a criminal insider-trading investigation in the 1980s, helping to define the era. "The SEC's charges are completely unfounded in law and fact," Goldman said in a statement, promising to "contest them and defend the firm and its reputation."*

*Regulators say Goldman allowed Mr. Paulson's firm, Paulson & Co., to help design a financial investment known as a CDO, or collateralized debt obligation, built out of a specific set of risky mortgage assets—essentially setting up the CDO for failure. Paulson then bet against it, while investors in the CDO weren't told of Paulson's role or intentions.*

*"The product was new and complex, but the deception and conflicts are old and simple," said Robert Khuzami, the SEC's enforcement chief.*

**Wall Street Journal**

**(excerpts) April, 2010**

- **Goldman Sachs** charged with Fraud and deceiving clients by selling them mortgage securities secretly designed by a hedge-fund firm run by John Paulson, who made a killing betting on the housing market's collapse.
- **JP Morgan Chase** foreclosed on WAMU Loans before the Chase/WAMU deal was closed – Fraudulent Foreclosure Chase still didn't own the loans
- New York Attorney General Andrew M. Cuomo filed fraud charges Thursday against **Bank of America** and two of its former top executives, alleging that they lied not only to investors but also to government officials who were orchestrating a massive bailout of the bank in the final months of 2008.
- **Bank of America (BoFA)** has been accused of fraud by Ambac Assurance Corporation in relation to \$16.7 billion worth of mortgage-backed securities.
- **Bank of America** fined 108 million for countrywide loans where excessive fees were charged.
- May of 2010, SEC investigates **JPMorgan, Citi, Deutsche Bank, and UBS**. It was a preliminary criminal probe into whether banks misled investors about their participation in mortgage bond deals. **Goldman Sachs** and **Morgan Stanley** were the first two to be investigated earlier in the year.
- Shortly before the **WAMU** collapse they were accused of fraud through a number of practices which when all combined led to the foreclosure of entire neighborhoods nationwide.

### **\$2.73 Million in Contributions to Obama in 2007-2008 from this group of banks:**

- CitiGroup 730,347
- JP Morgan Chase: \$695,395
- Morgan Stanley, the Parent Company of Saxon Mortgage: \$501,981
- Bank of America: \$388,742
- Wells Fargo: \$236,535
- Fannie Mae: \$114,813
- Freddie Mac: \$41,900
- GMAC: \$18,666



*"Because no clear title can be granted, we now not only have "toxic asset" mortgages, we have moved to the level where we must contemplate thousands of houses which cannot currently be legally sold -- because nobody can prove who actually owns them -- or "toxic properties," perhaps. The scope of the problem is so far unknown, but it has the potential to further destabilize the housing market and push out for years any hopes of a true recovery in America's economy."*

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**Chris Weigant**

**Political Commentator &  
Columnist**

**Huffington Post**

**October 2010**

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## Messy Messy Mers

MERS claims to have more than 64 million loans in its database and has attempted to tout itself as an efficient registration system that helps lenders track properties. However, this is just another "line" that people are expected to buy into. MERS has chopped up into little bits your note and the deed to your home and sold them off to many, many, many, different investors. Then they've tried to claim that they hold the note & deed and have the legitimate right to foreclose.

The burning question today is not WHO but HOW MANY people presumably own your home?

The Kansas Supreme Court was the first to rule that MERS has no legal right to foreclose on homes. The California Supreme Court followed suit with a similar ruling in 2010 and still the lenders foreclose.

Lawyers for homeowners say the system lacks the required paper trail to prove mortgage ownership in foreclosure proceedings. The mess that MERS has created in land ownership could haunt this country for decades to come.

As can be expected, JPMorgan Chase was the first to point fingers when they "fired" MERS.

*At this time, the numbers of homeowners who had MERS on their loans and then lost their homes to foreclosure is not known.*

*Thousands of homeowners are already clamoring to find out if their home was illegally foreclosed upon and what recourse they may have.*

### MERS Ruling Threatens Deutsche Bank's US Foreclosure Frenzy

MERS is an acronym for Mortgage Electronic Registration Systems. It turns out that about one-half of all new mortgages in the US are registered with MERS and recorded in its name. MERS facilitated the process where banks such as Deutsche Bank would purchase pools of mortgages and then securitize them - basically chopping them into pieces and selling them off to investors such as the German Landesbanken.

MERS reduced the transparency of the mortgage market to such an extent that the homeowner no longer knew who held the mortgage note. It may have been held by one bank in Frankfurt, or pieces of it held by hedge funds and insurance companies.

# The Obama Loan Mod Program

## Just another Farce

There were only a total of 1.3 million loans “eligible” for the HAMP program. As you will see in the chart below, lenders managed to disqualify almost 700,000 thousand of them. Meanwhile homeowners desperate to save their homes fought against auction dates with Bankruptcy filings. Sadder still, the lenders just kept the foreclosure filings avalanching into the US systems.


From [www.propublica.com](http://www.propublica.com)

## The State of the Government Loan Mod Program

This Treasury Department data shows how the largest mortgage servicers participating in the administration's \$75 billion [foreclosure prevention program](#) have been performing.

**Total Eligible Loans: 1,334,548**

as of Aug. 31, 2010

		
Not Yet in Trial Mod	431	0.0%
In Trial	108,137	8.1%
"Aged" Trials	94,384	7.1%
Perm Mods	448,937	33.6%

**Failed Mods 682,659 51.2%**

### Bankruptcy Filings

2007: 822,590  
2008: 1.07 million  
2009: 1.42 million  
Jan - June 2010: 781,150

### Foreclosures Filings

2007: 2.2 million  
2008: 3.1 million  
2009: 3.9 million  
Jan - June 2010: 1.9 million

Lenders are willing to bilk American Tax Payers and take government funds to “help” homeowners save their homes, but they are not actually willing to help homeowners save their homes.

A point that was made clear in a study done by the Federal Reserve Bank of Boston, and covered in the Boston Globe in July of 2009, where it was revealed that Lenders were not willing to modify loans because there is no profit in helping the distressed.

The bankers have made excellent progress in disqualifying more than half a million people from the HAMP program. A staggering fail rate when you realize that just slightly over a million were going to have a shot at the program. Add to that in August, there were still almost 95,000 homeowners unable to get their loan mods after months and months of trial payments; these are the “aged” trials.



## Your \$36,152 “Free” Loan Mod

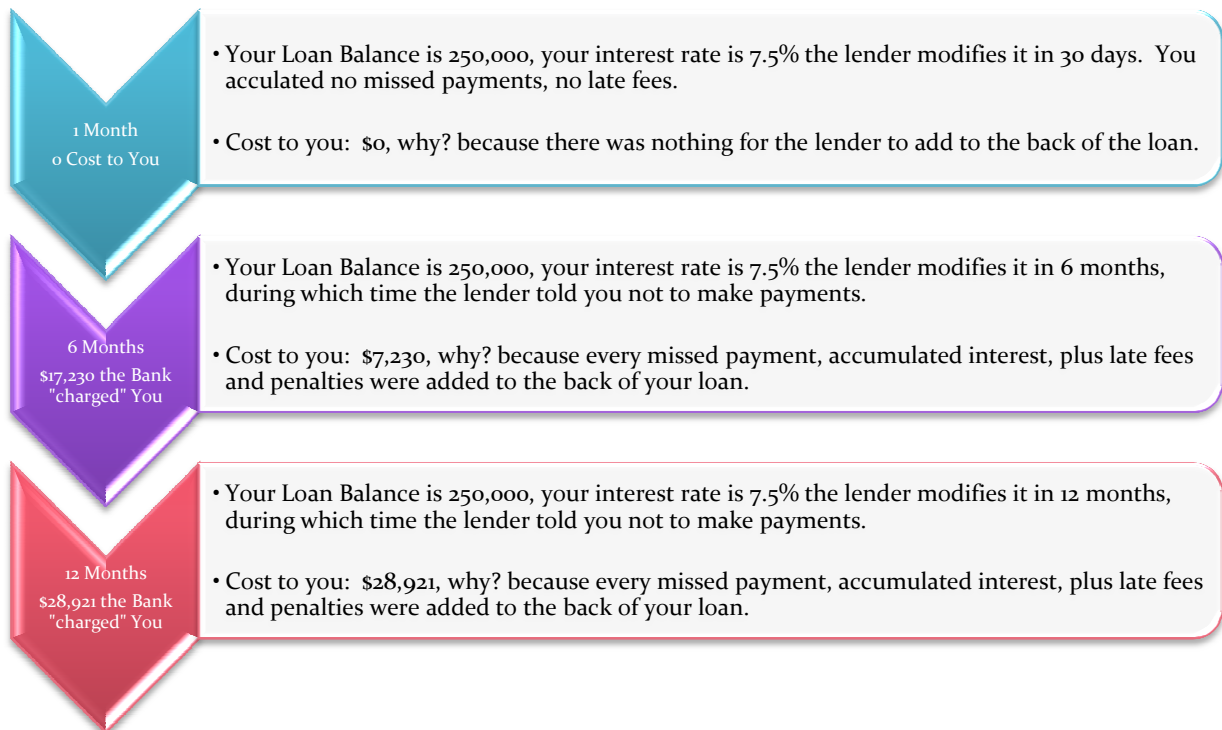
Did your lender tell you that he would modify your loan “for free”? Most homeowners have heard and believed this. Every major and minor lender will offer to modify your loan free of charge, urge you both over the phone, and in written documents not to seek help from any professional who would charge you a fee for their services before delivering them, and many state officials have also issued such warnings.

By now, most American Homeowners know this for the bald-faced pack of lies that it has always been.

The simple statistics of how well loan mods are being accomplished have been shown earlier in this report. The fact that the government is involved in the farce has also been revealed.

So, let’s take a look at what that “free loan mod” is actually costing you. This should also do a lot to finally help you understand why the bank just cannot get this simple process done in 30 days.

*Note: these figures are estimates using simple interest calculations, they do not include any monies the homeowner loses if while all the below is happening, he is also making trial mod payments, which are always forfeited when the lender denies the modification.*



### 15 Months

Most banks are now reporting that it will take **12 to 18 months** to get a loan modified.

The cost of this free loan mod to you is only.

**\$36,152.10**

## The Cost of Foreclosure

If, while your lender is busy giving you a “free loan modification,” he starts the foreclosure process, then your costs for their free loan modification will increase quite dramatically.

In talking with the different lenders’ staffs, most will report that the foreclosure fees being charged to a homeowner will range from \$25,000 to \$50,000. If the lender will only be adding these fees into the loan because he does give you the loan mod, then your costs for the “free loan mod” could be in excess of \$60,000.

For the lenders, foreclosure and lengthy loan modification reviews are very profitable.

## The Cost of Relocation

If your lender determines after all these months that you don’t qualify, which 80% of the time, when working on your own is the outcome, then here is what you are looking for to relocate.

(Estimated Average Costs across the US)	
Credit Checks, Rental Applications,	\$70.00
Boxes, packing material	\$300.00
Moving Truck Rental	\$300.00
Utility Deposits	\$400.00
Security & Cleaning Deposits	\$1,800.00
Miscellaneous expenses	\$275.00
<b>Total</b>	<b>\$3,145.00</b>

## Deficiency Judgments

In many states, after the lender has added all these missed payments and fees to your loan, foreclosed upon you, and evicted you, he then has the right to come after you for the full amount of the deficiency. He can even garnish your wages for years to come.

## Summing It All Up

- The lender does not modify your loan for “free”.
- 80% of the homeowners who do attempt to work directly with their lender fail.
- The Government won’t help you.

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*Rachel,*

*So we got the paperwork in! They got it this morning at about 9:30 Eastern Time! I just want to thank you for being my "counselor" through this hard time. You helped me keep my sanity...I really enjoy talking to you! O.K. so Tony asked me if you guys can use me for reference and I want to say ABSOLUTELY! You guys are the best! I don't know if the modification would have happened or not without you guys but my guess is that with all the issues bofa is having and throwing your name (TILA) at them it scared them. O.K. talk to ya soon!*

*Cynthia  
Her Lender: BofA*

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*"Before finding Tila every morning I woke up and the first thing on my mind was the problems with my mortgage. But then I found Tila and after talking with Rachel yesterday, I felt much better because I really do see that there is real hope and a real solution to this problem."*

*Jeff  
His Lender: Chase*

## Tila Solutions

Tila Solutions is dedicated to the homeowner. They are an audit company in the private sector. Their goal is to provide a full array of forensic and negotiations services to help the homeowner save his home.

Utilizing the forensic reports described below, Tila is then able to negotiate satisfactory terms for the homeowner whether he wants loan modification, short sale or other type of negotiations described below.

Tila Solutions charges for their services – as any normal company does. It is how they stay in business. Because Tila never "bought" the lies and false media campaigns, they didn't go under due to restructuring their business model to operate without revenue for months on end.

Why? Because simple business practices dictate that to remain in business, one must pay their bills. As other companies have failed and gone bankrupt, leaving countless homeowners with nowhere to turn, Tila has stood strong and continued to be there for the homeowner.

Tila provides payment plans and reasonable fees for their variety of forensic services. They will bill upon successful completion for their negotiation services.

Because their fees are reasonably priced and expertly delivered, they have many homeowners who refer them to others who are in need of a reputable company.

Tila maintains the best customer interaction that they can, they provide as rapid of response time to homeowners, and they keep the files moving.

Tila Forensics are used by homeowners, by other industry professionals and by attorneys who are litigating in court on behalf of homeowners.

*I admire and am impressed by your passion. Many simply wave their hands and simply state that the economy is going downhill; you're actually willing to take a stance and fight to end predatory practices. There are some people who do not deserve our sympathy, and there are some who consider themselves financially savvy for walking away from upside down mortgages. You help those who are actively deceived and misled.*

*David K.*

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*Tony & Rachel,*

*I am very happy and want to thank you all for all the hard work you've done in helping me and my wife. Thank you for the late nights you put in on our behalf. We both have been living under such high stress levels for so long that today we are taking the day off and going to go have lunch together. We are thankful to all of you at Tila for all that you have done and for being there when we needed you.*

*Mark & Jenny  
Their Lender: BofA*

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## Tila Services

**Forensic Loan Document Review:** A complete investigation of the closing documents for the loan the lender gave you. It reveals all the violations of the federal laws that protect you as a borrower. It includes TILA, RESPA, HOEPA and ECOA, UDAP and OCC violations. This audit is used both in the courtroom and with the lenders to establish their responsibility in issuing the loan. Used most commonly by most homeowners in conjunction with our loan modification or short sale negotiations, which are separate services. Also used for litigation. When used in the litigation arena, telephone testimony by the examiner as to the findings of the audit is included.

**Securitization Audit:** This is the audit that shows if your servicer/investor had the proper documents at the time he began foreclosure. This audit investigates key documents, including servicing and pooling agreements, as well as deed, note and when applicable, foreclosure docs to determine who owns the note, the deed, and if they've been separated and resold, resold, and resold. Also MERS assignment is identified and tracked. When you are trying to learn who holds the note, the deed, and who has the right to foreclose, this is the audit to request.

**Assignment Audit:** This audit is a combination of both the Forensic Loan Document Review and the Securitization Audit. Often both audits are required to truly identify the complete depth and breadth of violations, especially fraud and foreclosure fraud.

**HAMP Modification Audit:** If the homeowner has been given a HAMP Modification and is still struggling to make payments, there is a strong possibility that the HAMP modification was not properly done. After a complete forensic loan review is done, on the original closing file, then a HAMP Mod Audit can be done as well to isolate the problems in both the original loan and the resultant audit. This information can then be used to re-open loan modification discussions with the bank and work to get a new or corrected audit. This audit would be combined with a Forensic Loan Document Review, and a loan modification.

*"Thanks Dorie!*

*I appreciate the way you understand when I'm having anxiety "issues" lol...you handle me very well.*

*Sorry for the multiple emails over the week end. I'm going to get these things into you over the as quickly as I can.*

*Hope you have an awesome week and please tell Rachel that I said hi and appreciate all that she does!*

*Samantha*

*Her Lender: BofA*

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*Good Morning Sara,*

*I'm so impressed with the prompt response from you! Thanks so much!!*

*The report really helped to explain things. Jerry and I have worried about our home far too long! We are not worrying anymore! And now we can move on.*

*Thanks again Sara*

*Jenny  
Their Lender: BofA*

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### **Bank Foreclosure Investigation & Auction Reversal**

**Program:** This service starts with a specialized investigation designed to help determine if the lender had the proper documents and practices in place prior to foreclosing on the home. The Securitization Audit is the resource to determine this.

Once the audit is done, then notification and negotiations with your lender to reverse the auction are gotten underway.

Upon completion of the investigation, and/or during negotiations, you are assisted by our staff to prepare and file detailed complaints with the appropriate agencies and state officials. Most of these regulatory and consumer protection agencies require the homeowner submit the complaints. Our staff helps to write, prepare and provide the essential information you need to do these submissions, which helps to bring additional pressure on the lender to reverse the auction.

If this investigation is successful, a homeowner has the opportunity to then move forward and complete loan modification or short sale with his lender or pursue other legal action of his own choosing.

Loan mod, short sale negotiations or legal actions are not provided with this service as there is a 50% chance that the service will not result in the unwinding of the auction and Tila Solutions does not litigate, but only provides out-of-court solutions.

**This service will not address any actions ongoing with an eviction.**

*Thank you Dorie!  
You are so kind. We  
appreciate your help!  
Now that our loan mod  
is done, and our home is  
once again feeling like  
ours instead of the  
bank's, we just don't  
know what we could ever  
say to let you know how  
much you and all the  
good people at TILA have  
come to mean to us!*

*Ron & Bonnie  
Their Lender: Fifth Third  
Bank*

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*Ronda,  
  
When I first came to Tila  
I was worried that you  
wouldn't be able to do  
the job. For that reason,  
I only gave you one of my  
properties, and I hoped  
that you would do well  
enough that I could  
bring you more. As of  
this date, I can only tell  
you that I am extremely  
impressed with the  
services I have received  
from Tila and am  
bringing you two more  
today. Thank you for  
being everything that  
you said you were!*

*AJ*

*His Lender: Ocwen*

**Predatory Servicing and Billing Investigation:** This investigation researches any and all predatory actions taken by the servicer in their billing practices and includes a complete reconciliation of these billing practices with you receiving a report of the reconciled account and any amount still owed and all credits made to your account. Under close scrutiny are the billings of your escrow accounts for property taxes and insurances as well as any fees that have been added to your account.

**Loan Modification and or Short Sale Negotiations:** A complete negotiation service where we operate on your behalf to get the terms of your loan modified or get your lender to accept a favorable short sale offer. Due to the low results level most companies have, we do not negotiate a loan mod or short sale in the absence of the appropriate investigation.

**Agency Complaints:** Upon completion of the investigation, and/or during negotiations, the homeowner is assisted by our staff to prepare and file detailed complaints with the appropriate agencies and state officials. Most of these regulatory and consumer protection agencies require the homeowner submit the complaints. Our staff helps to write, prepare and provide the essential information the homeowner needs to do these submissions. Sometimes, this service helps with speeding up the completion of a loan mod.



*This is to show my appreciation to Tim Bronson who is my Tila Solutions Consultant. In truth, my confidence level in the truth in lending program was low until Tim called me and convinced me that both he and Tila care. I can assure you that was a feat. This loan modification happened due to my faith in Tim Bronson.*

*He helped me to make affordable installments, advised me during the forensic audit and the Tila process. He made me feel that he intuitively understood my plight. With his support, I developed the confidence to enter into the loan modification phase without reservation. Believe me Tim deserves recognition and praise as he was able to gain my trust and respect due to his intelligence, knowledge, impeccable character and genuine concern for humanity.*

*Marjorie*

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*Sara, please call me. All is good and I have a new customer for you.*

*Liz is amazing. Thank you for her."*

*Tamara*

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## Forensics Produce Results

The next time you hear some individual, or read some media report, or visit some "official" website that says Forensics will not help you (and especially if you had to pay for them). Do the following:

1. Ask yourself this: "Why are lawmakers telling me that the laws of the land won't help me?"
2. Re-read this report and find all the areas that show that the government is collaborating with the banks.
3. Re-read the services we offer, and the results we get.
4. Go out on the web and read the multitudes of reports from homeowners who didn't have us on their side!

## Loan Modifications We Have Produced Utilizing the Results of Forensics

*(this is just a small sampling)*

### Permanent Loan Mod from Bank of America for Lisa

#### Primary Residence

- Old Payment: 3809.58
- New Payment: 1951.27
- Step Rate mod starts at 2% in 2010 and moves to 5.25% in 2018 until maturity in July of 2050.
- \$127,542.71 of the principal balance is being deferred by B of A and interest will not be charged on this amount.

*When Lisa contacted Tila, she had already consumed her life savings trying to keep up on her mortgage, and finally fell behind. As she attempted to work with her bank and even another firm, her lender saw fit to start foreclosure despite her making several months of trial mod payments. She was close to losing her home to auction.*

*Thousands had been accrued against her as she continued these trial mod payments. There were a number of violations found in her audit, which opened the door for our negotiators to get the above terms.*

*Today, Lisa has a mortgage she can manage with her home and family secure.*

*"Hi Myriah,*

*How are you? I really believe foreclosure for children is traumatic for them, considering they lose security & shelter even though their parents work hard to supply their needs.*

*I used up all my life savings to keep paying my mortgage. I went to a lawyer who claimed they could help to modify my mortgage & I found after 8 months that BOA still put my house in foreclosure without notice. They put me in a temporary loan modification at the same time.*

*I filed motion & I think what the Judge asked BofA in the court is why they put people in foreclosure without notice especially when they pay their temp mod trial payments.*

*That same day I went to YouTube to find somebody who could rescue me or show me the way & TILA, Myriah, and were there. Thank you all.*

*I would have lost my home without you. Thank you!"*

*Lisa  
Her Lender: BofA*

*"Thank you Tony! You saved my life!"*

*Andy  
His Lender: HSBC*

## **Permanent Loan Mod from Sun Trust for Dianna**

### **Primary Residence**

- Old Terms: 10.750% Adjustable rate interest, \$608.00 monthly payment
- New Terms: 4.600% Fixed rate interest, \$339.36 monthly payment

*Dianna had exhausted every "free" avenue that was available to her, HUD, OCC, and even her state Attorney General. Although all these groups were sympathetic to her situation, none of them did anything effective to save her home.*

*Foreclosure for Dianna was simply not an option. She was on disability income and in an adjustable rate mortgage -- a loan that should have never been given to her because her income was fixed at the time she was "approved" for the loan.*

*Several violations were found in her loan and this information was used by Tila Negotiators to get her lender to re-open her case.*

*Today, Dianna has a fixed rate mortgage she can manage with her disability income and is no longer in danger of losing her home.*

## **Permanent Loan Mod from Wells Fargo (America's Servicing Company) for Doug**

### **Primary Residence**

Old Principal Balance: \$161,275.55

**New Principal Balance: \$156,849.13**

- **Old Terms:** 7.57% interest, monthly payment including escrow: \$1,729.81
- **New Terms:** 4.68% interest, monthly payment including escrow: \$1,567.37
- Legal fees and outstanding escrow advances amount waived: \$13,191.59

*When Doug first contacted Tila he had tried working with his lender to get a free loan mod. The lender put him on a 90-day trial plan that extended for several months while his principal balance grew with missed payments. Despite his timely monthly payments, his lender had scheduled an auction date on his property. Again, violations were found in his loan, which opened the door to the above results.*

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Sara, I want you to know  
how great your team is.  
They are the best and I  
cannot thank you enough  
for all that you have  
done for me.

I will forever be in your  
debt. Tell your boss for  
me that he has the best  
team there is HANDS  
DOWN! You are so  
special and kind. I wish I  
could meet you in person  
to show you my  
gratitude.

Mary  
Her Lender: Saxon

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Hi Ronda,

Today, the Florida Times  
had an article on what to  
do if the mortgage  
company denies the loan  
modification.

I read it on-line and then  
posted a comment telling  
of my experience and  
mentioning your website  
as the heroes that helped  
me get modification.

I hope it sends you a lot  
of customers that you  
can help.

Thanks again  
Kerry  
His Lender: Wells Fargo

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Today, Doug has a mortgage he can manage and is no longer in  
danger of losing his home.

## **Permanent Loan Mod from Bank of America for Cynthia**

### **Primary Residence**

- Old Payment: \$1999.09, Old Interest 5.875%
- New Payment: \$1531.87, New Interest Step Rate beginning with 2.5% for first 5 years, Year 6 is 3.5% and years 7 and after are 4.375%

Cynthia reached out to Tila Solutions after she agreed to the trial modification program where she would make three reduced monthly payments and then be approved for a permanent modification. After 14 months of payments, she received a letter of acceleration – the final warning before the Notice of Default (start of foreclosure) to pay up the missed payments in full or lose her home!

After Cynthia's forensic audit was completed and many violations were found, the results were used to negotiate the long awaited completion of Cynthia's loan modification. Tila Negotiators were actually told by BofA that they would have done it anyway! We all wonder just when that may have been . . . in another 14 months perhaps?

Cynthia is happy and secure and her home is safe.

## **Permanent Loan Mod from Indy Mac for Victor**

### **Primary Residence**

- Old payment: 2439.01 – 7.5% fixed
- New Payment: 1843.54 -2% 5 years graduating to 4% in 2014

Victor had been fighting with his bank for almost two years, to get a loan mod, while also fighting on the job front to remain employed or get back to being employed.

He was having trouble job hunting because some employers require a credit check and Victor's mortgage was showing as late due to the never-ending struggle to get Indy Mac to quit losing his forms and just get the modification done. Despite Indy Mac's inability to keep his loan mod file located and intact, they managed to get his foreclosure underway. Victor had no choice but to file bankruptcy to prevent an auction. Once he got Tila on the job, and the violations in his loan were found then it got modified.

Brooke,

Not sure what you have done with First Mortgage Corporation, but you sure gave them a wake-up call. I was called by them from their regional office today asking me what I would like to do, i.e. re-finance, modify or what to my loan because they had received a letter from you. It sounded like they are scared to be audited because that is the first time they have asked me what "I would like to do".

I told him I didn't want to do anything at this time because I was upset with them. They can deal with the negotiators from TILA. hahahahahaha I really had a good laugh, thanks TILA.

Edward

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"Dear Sara & Brooke, We are grateful to know the house situation is finally resolved . . . Yippee!!

Thanks again for all that you did. Tell Mark how much we appreciate you! You all made it such a positive in the midst of the rather negative situation!"

Evelynn & Jim  
Their Lender: GMAC

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*Once again, the forensics that Tila performed identified numerous violations in the loan and the lender said yes to the modification!*

## **Permanent Loan Mod from AHMSI for Jennifer**

### **Investment Property**

- Old payment: \$3135, Old interest rate was ARM at 6.75 - 11.25%.
- New payment: \$2309.11, New loan mod is a step rate mod starting at 2.37% and capping at 4.375

*Everywhere Jennifer turned for free help; she was told there would be no attempt to modify the loan because it was not her primary residence. HUD said no, the lender said no, NACA said no.*

*After a thorough forensic audit, the bank changed their tune and Jennifer was able to save her investment property with a new monthly payment she could manage.*

## **Permanent Loan Mod from Litton Loans for Ron**

### **Primary Residence**

- Old payment: \$2549.77, Old interest rate 8.99%
- New payment: \$1951.81, New interest rate 6.12%
- All late fees waived

*After a death in the family, which exhausted much of the financial reserves, the struggles to pay the mortgage were accelerated. Ron fought for months trying to get his lender to modify the loan. Finally he made progress when the lender agreed to a 90-day trial modification, which of course went almost 9 months, and resulted in a foreclosure beginning and an auction date set before Ron finally found Tila.*

*With only about 45 days left before the auction of his home, Tila conducted a forensic audit and located numerous violations. The lender then agreed to review and with a bit more work from the Tila Negotiators, the loan was finally modified.*

*Things are back on track now for Ron. Still he finds it hard to believe that the lender had to be confronted with the truth of their crimes and a strong negotiator from Tila to do what the Government said he would do for free.*

Charlene,

*I have truly enjoyed working with you and Tila. You have all put in so many selfless hours on my behalf.*

*I don't know if this would have ever happened if I had kept trying to get Aurora to modify my loan without your company.*

*You have been very helpful and knowledgeable as we have gone through this.*

*Tila really does save homes.*

*Ron  
His Lender: Aurora*

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Dear Liana,

*O.K. if I haven't told you this during the time we have been working together, I can't express how much I appreciate your efforts!*

*If you ever need a recommendation or a testimonial just say the word. Thank you again*

*Robert  
His Lender: BofA*

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Sara,

*I want you to know that I call you all My Angels at Tila. Thank you and bless you all.*

*Rose  
Here Lender: Aurora*

## Permanent Loan Mods from GMAC for Fred

### Investment Property

- First Mortgage
  - Old payment: \$961.02, Old interest rate: 7.75% fixed
  - New payment: \$680.50, New interest rate 6.5%
  - 27 years to maturity (length of loan was not extended)
- Second Mortgage (HELOC)
  - Old payment: Varied month to month Old interest rate: variable rate starting at 9%
  - New payment: 162.00, New interest rate: 3% fixed

*When Fred first came to us to try and determine his best course of action in handling his lender, he was still current on his loan, but had lost thousands in equity, and was running out of financial reserves to keep making the payments. His lender kept insisting that there was nothing they could do because they had an internal policy not to modify investment policies.*

*Although Fred wanted our help, he initially did not see that Forensics would be able to change his lender's mind, and thus several months passed. In those months, Fred depleted the financial reserve and finally fell behind. Of course, during this time, he continued making contact with the bank, seeking a solution to his dilemma. The bank continued to offer no options. He contacted several "government certified agencies," all of whom backed the lender decision and refused to help.*

*Freddie returned to Tila Solutions, nine months later and financially exhausted, and his case was taken on. The forensic audits on his loans showed numerous violations, which were used to get the bank to reconsider their earlier position. The end result was that his property was saved with both his mortgages significantly reduced.*

## Permanent Loan Mods from Chase for Mike

### Primary Residence

- Old payment: \$5422.21, Old interest rate: 7.6% fixed
- New payment: \$2452.9, New interest rate 3.8% capping at 5% in 2016

*Suffice to say that Mike had enough of the Chase abusive practices and deceiving tactics. Far too many months of lies and deceit at their hands had him coming to Tila. Forensics produced the results he needed to get the above loan mod negotiated. Today Mike's life feels normal again.*



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