## Mortgage Modification Company in Southfield, MI not the Typical Foreclosure Help Service

Forensic Loan Audits uncover consumer compliance violations and provide tangible value to the distressed homeowner

**Aug. 26, 2009** - <u>PRLog</u> -- Southfield, MI -- Mortgage and real estate professionals are advising people to be sure they are getting the service they're paying for when they visit a foreclosure help agency. There are many scammers out there claiming to be mortgage or loan modification experts who can get your mortgage payment reduced and save your home from foreclosure.

Federal and state agencies are cracking down on mortgage modification companies who prey on distressed homeowners by charging large fees for little service. County Loan Modification is a new company in South East Michigan with over 30 years experience in the real estate and mortgage industry.

Recognizing a need for competent, professional mortgage modification services, they formed a company with a team of Forensic Auditors who perform a complete examination of a mortgage file to look for violations in the consumer protection laws and mortgage guidelines.

A forensic audit is a complete file review which demonstrates to the customer that the loan modification firm is providing a valuable service. The forensic audit is an important tool in negotiating loan modifications; findings of fraud or other violations provide leverage for representatives of distressed borrowers.

Material violations found in the forensic loan audit will compel a lender to modify a loan even if the borrower cannot show hardship or is otherwise not eligible for loan modification. The scope of an audit by County Loan Modification includes examining a mortgage file for compliance including regulatory requirements related to truth and lending, predatory lending, usury, higher rate, higher risk and subprime, loan to value requirements and debt to income requirements.

County Loan Modification Forensic Audit Specialists at <a href="http://www.countyloanmod.com">http://www.countyloanmod.com</a> help victims of predatory lending practices in Oakland, Wayne and Macomb Counties in South East Michigan.

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This press release was submitted by Right Now Marketing Group, LLC

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