

Forensic Loan Audits and Mortgage Modification for Oakland County Borrowers

Forensic Loan Audits reveal compliance violations and provide tangible value to the Loan Modification Negotiator

Nov. 2, 2009 - [PRLog](#) -- Pontiac, MI – Forensic Loan Audits used to be available only to banks and lending institutions to use for analyzing liability risk when buying large pools of mortgages. Now they are affordable for borrowers to obtain and use in their negotiation process to convince their lender to agree to mortgage modification.

Mortgage 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 promising to get your mortgage payment reduced and save your home from foreclosure.

Federal and state agencies are cracking down on mortgage modification companies who take advantage of distressed homeowners by charging large fees for little service. My Mortgage Auditor is a new company in South East Michigan with over 30 years experience in the real estate and mortgage industry.

My Mortgage Auditor recognized a need for professional mortgage modification services and formed a team of Forensic Loan Auditors to provide tangible value to distressed borrowers. A forensic loan 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 distressed borrowers. For more information about forensic loan audits visit <http://forensicmortgageauditdetroit.blogspot.com/>

Violations and errors 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 My Mortgage Auditor 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.

My Mortgage Auditor Forensic Audit Specialists at <http://www.mymortgageauditor.com> help distress borrowers with loan modification in Oakland County, Southfield, Pontiac, Royal Oak, West Bloomfield, Farmington Hills, Wayne County, Detroit, Dearborn, Canton, Livonia, Westland, Macomb County, Sterling Heights, Warren, St. Clair Shores, and neighboring cities and communities.

Contact

Nichole Jackson
My Mortgage Auditor
25900 W. 11 Mile Road; Ste. 220
Southfield, MI 48034
877-218-0049
info@countyloanmod.com

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