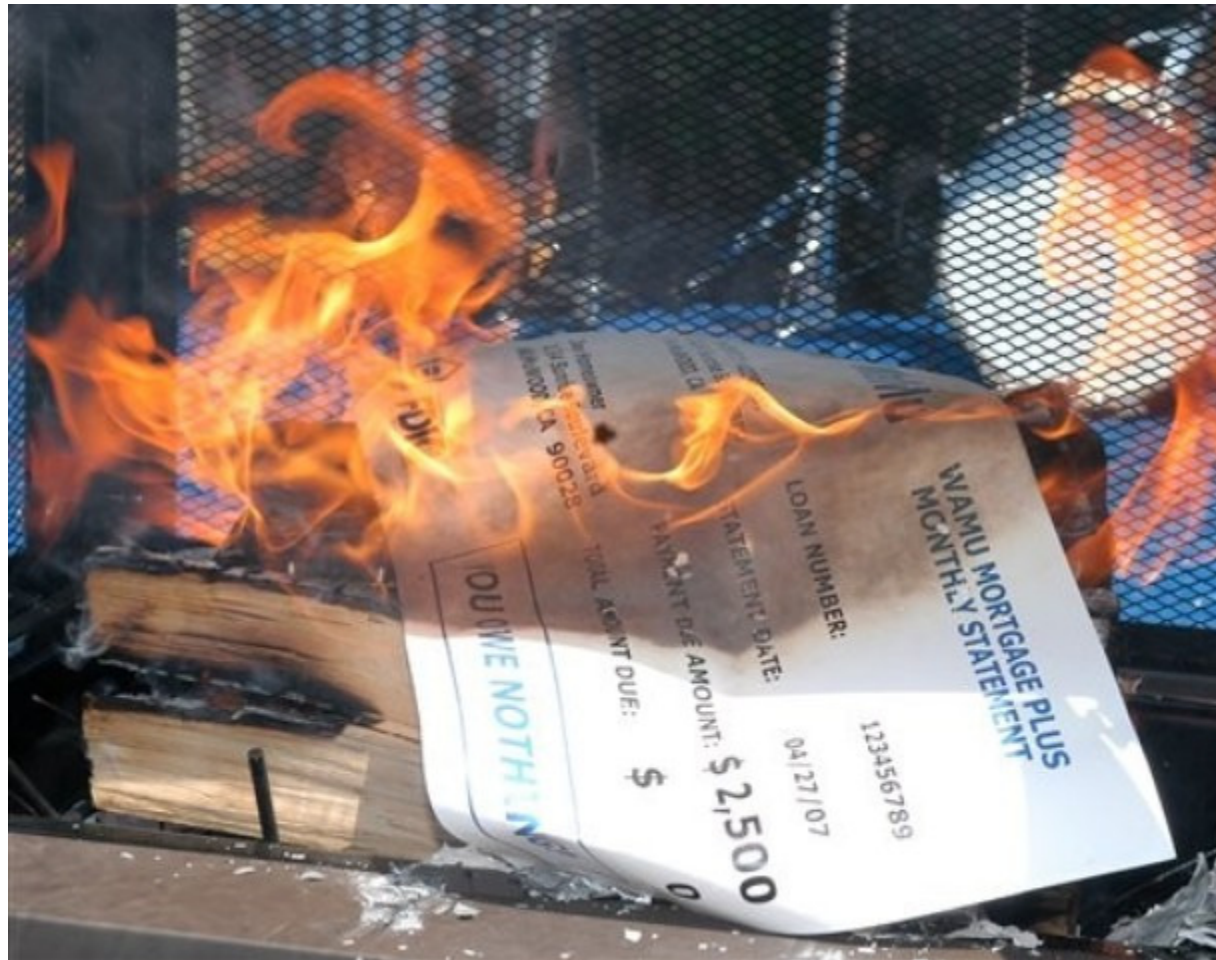


Cancel A Mortgage Biz Opp.



www.SolutionsSoftwareMatrix.com

ABOUT SFF, Inc.

.Strong Family Fund, Inc. (SFF) assists Homeowners, Attorneys, Brokers, Agents, and other professionals with mortgage audits and financial software.

.The Principal (Dwight Maxwell) is an MBA and has extensive background in Accounting Policy, Mergers and Acquisitions, Auditing Standards, Software Programming, Internet Marketing, and various other relevant financial related areas.

.SFF is dedicated to being a nationwide resource for homeowners in distress. To this end, we have created a nationwide network of affiliates and contractors to help homeowners obtain relief.

.SFF operates solutionsoftwarematrix.com, 4steploanmod.com, strongfamilyfund.com, mortgageaudit.com, getnewcreditscore.org, and freemortgageaudit.net

ABOUT SFF, Inc...

West Florida Better Business Bureau Website

BBB BUSINESS REVIEW

Overview

Complaints

Directions

[What is a BBB Business Review?](#)

THIS BUSINESS IS NOT BBB ACCREDITED

Strong Family Fund Inc

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<http://www.strongfamilyfund.com>



On a scale of A+ to F

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Securitization Audit

Securitization, in its simplest concept, means to turn something into a security. A security is either a stock or a bond which can be traded on the stock market.

- A Securitization Audit is the resource for a homeowner to find out a) if his loan has been securitized, and b) if it was securitized, was it done correctly.
- In most cases, today's loans are securitized and when a homeowner requests a Securitization Audit to be done, it is consistently found that the securitization process was not correctly done.
- One of the more common examples of a loan that has not been correctly securitized when we conduct the Securitization Audit is the fact that the note and the deed have been separated and have taken distinctly separate paths.

Securitization Audit...

- One of the more common examples of a loan that has not been correctly securitized when we conduct the Securitization Audit is the fact that the note and the deed have been separated and have taken distinctly separate paths.
- Typically, this means a couple of very important things:
- First - any foreclosure action being taken against the homeowner is a wrongful foreclosure, illegal foreclosure, or fraudulent foreclosure - whichever term you prefer.
- Second - There is something the homeowner can do to prevent losing his home to this wrongful foreclosure -IF he will just take action.

SEC vs. Bloomberg Securitization Audit...

What is the difference between a SEC and Bloomberg Securitization Audit other than the price?

- The difference between a SEC Securitization audit and a Bloomberg Audit is that a Bloomberg Audit has a higher level of accuracy in matching the trust because of its proprietary search system. The SEC Audit is manual research system.
- Also, access to the Bloomberg database cost \$2,000 per month. This is why the price tag is higher for a Bloomberg audit, but oftentimes the results will be exactly same between the 2 audits, but the Bloomberg has less chance of error.
- So there is no need for both, as long as the trust is found using either approach.

Improper Note Selling

When Lender sells your note and then the new owner improperly tries to initiate a foreclosure.

SFF provides a system that offers the following benefits:

- Initiate cancellation of potentially improperly sold loan without the need of the court system or without having to be in foreclosure
- Obtain Lender cooperation because the system places a cloud over the title making it impossible to obtain conventional financing thereby making it extremely difficult for the lender to sell at auction
- Places the borrower in a stronger position to negotiate a settlement (i.e., new terms, principal reduction, etc.)

Forensic Audit

What is the audit?

The audit is a review of the mortgage related documents signed by the borrower on the day of closing. The audit focuses on disclosure violations of federal laws, commissions violations and calculation errors.

Who can receive an audit?

All homeowners are eligible for an audit (80% - 98% of mortgages have potential violations).

1. If you have an ARM or high interest rate
2. Your mortgage was sold
3. You have an escrow account
4. You have little to no equity
5. You are struggling to make payments
6. In foreclosure
7. Just want to check - **YOU QUALIFY!!!**

Forensic Audit

What if I am in foreclosure and I want to sell my home?

A successful audit will give you all the time you need to find the right buyer.

Can this stop foreclosure?

Yes! The audit can be used to stop ALL collection activity including foreclosure.

Do I need to be behind?

No!

Can my loan be Cancelled?

Yes. Depending on the type of loan you received, a successful audit can reveal facts that can allow the borrower to have the loan canceled and even receive the property FREE and CLEAR!

Types Of Cancel Requests

- 1. Statutory Cancellation (i.e., Truth In Lending Laws)**
- 2. Non-Statutory Cancellation (i.e., Common Laws)**

Statutory Cancellation

Statutory Cancellation - is where certain federal laws exist that specifically and clearly describe what circumstances must be in place to allow a borrower to rescind a mortgage loan.

Also, statutory cancellation can occur without a court order as lenders may voluntarily rescind a loan if they believe the rescission request is valid.

The primary law that SFF use's to determine if your mortgage meets the federal standards for rescission is TILA.

TILA has at least 3 clear reasons in which a borrower may rescind a mortgage after the day of closing.

1. Improper disclosure of the 3-day rescission notice
2. Improper disclosure of the APR
3. Improper disclosure of the Finance Charge

Non-Statutory Cancellation

Non-Statutory Cancellation - is more arbitrary in its application by the courts. The outcomes can vary by state and is primarily based on common law or certain Federal laws that also do not have a clear specific guide as to what determines if a loan should be cancelled.

Also, non-statutory cancellation almost always requires a court order because the cancellation reasons can vary widely. However, benefits short of a court order can still be achieved (i.e., settling out of court).

SFF primarily assists clients with 4 forms of non-statutory cancellation:

1. Predatory Lending (Non-Repayable Loans)
2. Improper Selling of Notes
3. Improper Establishment of Ownership of the Note
4. Fraud (Appraisal Fraud, Application Fraud, etc.)

What is Rescission?

Rescission is the process of requesting cancellation of a loan. The lender can either grant the request or deny it. TILA Rescission is when a borrower sends a cancellation request to a lender based on allowances included in the TILA laws.

TILA Requirements for the Lender:

- Accept legitimate TILA rescission requests from borrowers
- Refund ALL interest and finance charges paid by the borrower to the lender to-date (For example, if the borrower was paying \$2,000 a month in interest for 2 years, the lender would owe the borrower \$24,000 plus finance charges charged at closing).

TILA Requirements for the Borrower:

- Send a Notice of Cancellation to Lender That Meets TILA Guidelines
- Offer the Lender a Tender Offer for the Property (The Borrower Can Use the Refund Amount as an Offset)

Rescission Example

1. Borrower Has Paid \$70,000 in interest and finance charges to Lender after 2.5 years.
2. The Borrower Presently Owes \$300,000 and the property is worth \$280,000
3. Borrower sends Lender a Legitimate rescission request w/ a tender offer of \$230,000
4. The Lender reviews and accepts the request
5. Depending on the borrower's situation, they can either obtain a NEW loan from a different lender for \$230,000, Pay the existing Lender \$230,000 in Cash or, obtain a principal reduction from the existing lender of \$70,000 with new or existing loan terms.

Rescission Letter

A rescission letter is a powerful document that makes a formal request to a lender to CANCEL the subject loan due to specific reasons.

A TILA or statutory rescission letter can be sent anytime within 3 years after the closing date for a refinance.

A non-statutory rescission letter does not necessarily have any timing limits or loan type requirements. It can be sent by the borrower or their legal representative to the lender.

These letters will outline the specific reasons for the rescission request and they can also be filed with the courts.

TILA Rescission letters must be responded to positively or negatively by the lender within 20 days of receipt.

If required, SFF offers attorney drafted rescission letters for your specific need.

Positive Cancel Outcomes

1. Rescission of Loan for Tender Offer
2. Rescission of Loan That Results in Property Being Owned Free and Clear because the lender ignored a legitimate rescission request (requires court order)
3. Settlement w/ Lender (i.e., Principal Reduction, Loan Modification, Remove Negative Items from Credit Report, Cease Foreclosure, etc.)
4. Court Awards can also include attorney's fees and punitive damages up to 3 times the statutory rescission refund amounts

TILA Cancellation

3 Year Limitation & Limited to Refinances ONLY*

1. Improper disclosure of the 3-day rescission notice
2. Improper disclosure of the APR
3. Improper disclosure of the Finance Charge

* The 3-Year window could be extended by the courts, if it can be proved that the lender used delay tactics or took (or is taking) an unusually long time to complete a modification request.

Example TIL Statement

Lines containing an "x" are applicable:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	<input type="checkbox"/> Total Sale Price
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit including your down-payment of
12.272 %	\$ 582,291.35	\$ 209,574.59	\$ 791,865.94	\$

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due	Number of Payments	Amount of Payment **	When Payments Are Due
		Monthly Beginning			Monthly Beginning			Monthly Beginning
359	2,199.65	05/01/07						
1	2,191.59	04/01/37						

SFF Re-Engineer's Your TIL

[illegible]

The ACTUAL finance charge was \$582,581.35. The disclosed finance charge was \$582,291.35, AND it is not considered accurate because it is understated by more than the law allows (over \$290 difference)!

Other Cancellation

NO 3 Year Limitation and Not Limited to Refinances

- Predatory Lending (Non-Repayable Loans)
- Improper Selling of Notes*
- Improper Establishment of Ownership of the Note
- Fraud

***Only Included in Securitization Audit Service**

Loan Mod Software

SFF also offers Loan Mod Software:

- The Software includes professional proposal letters that make it easier to obtain a win-win settlement with your lender
- It is easy to use and has full video tutorials built-in.
- It is a perfect tool for sending a principal reduction proposal or other loan modification proposal to your lender in a professional and easy to understand format.

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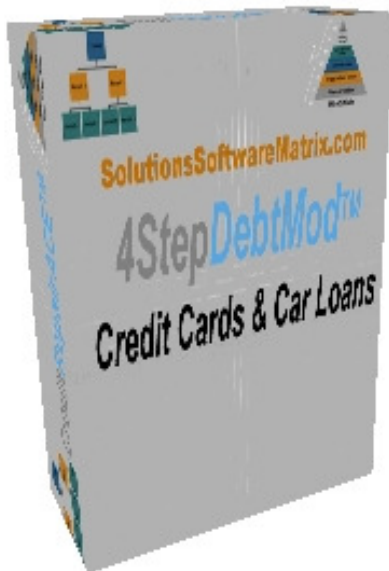
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Benefits

- Forensic Mortgage Audit OR a SEC Securitization Audit
 - TILA Analysis
 - Fraud Review
 - Underwriting Review AND
 - Cancel Mortgage System For Improperly Sold Loans

ALL \$545 Value

- Audit Violations Letter to Lender - \$100 Value
- Online Audit Software - \$1,275 Value!

TOTAL MINIMUM RETAIL VALUE = \$1,920!

Benefits continued...

PLUS YOU WILL ALSO RECEIVE:

- Wholesale and Commercial Audit Team Commissions
- Produce the Note Request in Audit Letter
- Free Attorney Referral Service for Each File
- Attorney Drafted Rescission Letters
- Unique Affiliate Link to Track Software Sales and Team Building
- Access to the Solutions Matrix Control Panel
- All Documents needed for Forensic Audits or SEC Audit
- Internet Marketing Software and E-books (\$500+ Value)
- 28 Day FREE Lead Strategy, and More...

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