

# Certified Mortgage Audit, LLC

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## Forensic Mortgage Audit Certification Program



# **If your client answers yes to any of the following questions he or she need a Forensic Mortgage Audit:**

- Are they trapped in a mortgage they can not afford?
- Are they caught with adjusting mortgage payments?
- Do they have a feeling that they are being taken?
- Are they in foreclosure or pre-foreclosure?
- Do they wonder if they are being overcharged?
- Were they rushed through the closing without having their questions answered to their satisfaction?
- Did they get to the closing and the deal was different than they expected?
- Did they pay more points and fees than promised?



# What is a Forensic Mortgage Audit?

- A comprehensive review and analysis of all documentation related to a real estate loan
- A recalculation of all the computations mandated by law
- A detailed examination of all loan documents and whether they are as prescribed by law
- An examination of all borrower fees and if they were calculated correctly
- A determination that lender's actions were legal throughout the mortgage loan process



# What can a Forensic Mortgage Audit Uncover?

- Unfair or misleading practices and overcharges
- RESPA (Real Estate Procedures Act) violations
- TILA (Truth in Lending) violations
- APR (Annual Percentage Rate) disclosure errors
- HOEPA/Section 32 (Home Ownership and Equity Protection Act) violations
- Other Federal and State regulation violations
- Right of Rescission infractions
- HUD-1 Settlement Statement error analysis



# Why get a Forensic Mortgage Audit?

- Stop or avoid foreclosure
- Stop a bankruptcy settlement
- Achieve a Mortgage Modification
- Leverage against the lender by uncovering errors and violations
- Borrower can demand action or a remedy from the bank
- Possibility of voiding the loan
- Potentially receive a substantial refund from the lender



# Testimonials

- *“Whether you have mortgage experience or not this class is a MUST. The knowledge I gained has given me the confidence to conduct an efficient audit and better help my clients.” - **Paul Gretchko, St. Paul, MN***
- *“I didn’t believe I can learn enough to actually make a difference. Was I wrong!! The class was great; instructors amazing; computer program was easy to use. I recommend this to anyone considering going into the mortgage audit business.” - **Peter Prescott, Stamford, CT***
- *Amazing class and well worth the investment. Ben is one of the most knowledgeable individuals I have encountered.  
- **Lucas Fox, Davie, FL***



# In the news...

- The national media has continually heralded the value of a Certified Mortgage Audit using the proprietary Loantech software and their array of innovative products and services. Since 1985 the firm has been cited in over 100 publications including *USA Today*, *The Wall Street Journal*, *MONEY*, *Newsweek*, *Business Week*, *Consumer Reports*, *Kiplinger's* and *The New York Times*. The firm's president is quoted frequently in the media and has appeared in ABC's Good Morning America, CBS, NBC and CNN. Following are a few samples:
- CMA's Loantech mortgage audit software has been recommended in the *TAXPRO Journal*, a publication of the National Association of Tax Professionals (NATP).
- "Mortgage Audits Can Help Save You Money. [CMA's] Loantech audit saved Ms. Hames over \$3,000." – *The Wall Street Journal*
- "[CMA's] Loantech [software] will provide a computer printout checking the accuracy of an ARM payment." – *The New York Times*
- "[CMA's] Loantech checks the accuracy of your lender's ARM adjustments." – *Forbes*
- "Ms. Montgomery forwarded her report to the lender and \$2,700 was credited to her loan. Get a second opinion..." – *Kiplinger's*
- [CMA's] Loantech checks loan calculations for accuracy." – Jane Bryant Quinn, *Newsweek*



# Partial listing of where CMA's software has been featured:

ABC's Good Morning America - ABC's Home Show - Arizona Daily Star - Asbury Park Press - Baltimore Sun - Barron's - Boston Globe - Boston Herald - Bottom Line - BUILDER - Business Review - Business Week - CBS Evening News - Changing Times - Chicago Tribune - Chicago Sun Times - Cincinnati Enquirer - Cleveland Plain Dealer - CNBC - CNN - Contra Costa Times - Creative Investment Advisor - Daily Oklahoman - Family Circle - Florida Today - Forbes - Friday Home Report - Friday Home Guide - Gaithersburg Gazette - Hartford Courant - Home Search - Houston Post - Investment Vision - It's Your Money - Journal Newspapers - KGO Radio - Kiplinger Washington Letter - Kiplinger's - Legal Times - Los Angeles Times - Medical Economics - Miami Herald - Milwaukee Journal - Money Maker - MONEY - Montgomery Real Estate Report - Nashville Tennessean - NBC TV - New Woman - New York Times - Newsday - Newsweek - Orange County Register - Orlando Sentinel - Philadelphia Inquirer - Physicians Financial News - Real Estate Action Line - Real Estate Intelligence Report - Realtor News - Relocation Report - San Francisco Examiner - San Antonio Business Journal - San Diego Union - San Diego Tribune - San Francisco Chronicle - Santa Barbara News Press - Secondary Marketing Executive - Servicing Management - St. Louis Post Dispatch - Success With Your Money - Sunday Oregonian - Tallahassee Democrat - The News Journal - The Lawyer's PC - Tri-State Real Estate Journal - U.S. News and World Report - USA Today - Wall Street Journal - Washington Times - Washington Post - Washington Woman - WBNS TV - Woman's Day - WOR Radio

