

**UNITED STATES DISTRICT COURT  
DISTRICT OF COLUMBIA**

---

---

**FEDERAL TRADE COMMISSION,**

Plaintiff,

v.

**Civil Case No. 1:09-cv-00894 (CKK)**

**ONE OR MORE UNKNOWN PARTIES  
MISREPRESENTING THEIR AFFILIATION  
WITH THE MAKING HOME  
AFFORDABLE PROGRAM,**

Defendants.

---

**EXHIBITS IN SUPPORT OF PLAINTIFF'S EMERGENCY MOTION FOR  
TEMPORARY RESTRAINING ORDER WITH LIMITED EXPEDITED DISCOVERY,  
AND OTHER EQUITABLE RELIEF AND ORDER FOR DEFENDANTS TO SHOW  
CAUSE WHY A PRELIMINARY INJUNCTION SHOULD NOT ISSUE**

**DECLARATION OF ANDREW HERNACKI**

**PURSUANT TO 28 U.S.C. § 1746**

1. I, Andrew Hernacki, hereby state that I have personal knowledge of the facts set forth below. If called as a witness, I could and would competently testify as follows:
2. I am a citizen of the United States and am over the age of eighteen (18) years old. I am employed as a Paralegal Specialist with the Federal Trade Commission (“FTC”) in the Division of Financial Practices. My office address is 601 New Jersey Ave., NW, Washington, D.C. 20580.
3. I began working at the FTC in August 2007. As part of my responsibilities, I research and investigate persons and entities that may be violating the FTC Act and other Federal statutes enforced by the FTC. In the normal course of my investigative and research duties, I frequently use various search engines and review public websites to obtain information about companies and individuals. I also use a variety of other computer-based investigative tools to carry out FTC investigations, including website recording software. In April 2009, I was assigned to the FTC’s investigation of one or more unknown parties misrepresenting their affiliation with the Making Home Affordable Program. I make this declaration to describe certain tasks that I performed in connection with the investigation.

**April 29, 2009 Web-Search Results for “Making Home Affordable”**

4. On April 29, 2009, I visited [www.msn.com](http://www.msn.com) and typed the phrase “making home affordable” into the search field for MSN’s search engine called Live Search. The first result listed on the search results page was a hyperlink titled, “MakingHomeAffordable.gov.” Directly next to this link, there was a second, non-

hyperlink URL of “makinghomeaffordable.gov.” Beneath the hyperlink and the non-hyperlink URL, there was a byline that stated “Making Your Home Affordable. Let Us Fight For You and Save Your Home.” A true and correct copy of the search results page with “MakingHomeAffordable.gov” listed as the first result is attached as

**Attachment A.**

5. Within minutes of performing this search, I ran the search on MSN’s Live Search for “making home affordable” again in a new browser window. This time, the first result listed on the search results page included the same hyperlink entitled, “MakingHomeAffordable.gov,” but the second, non-hyperlink URL now stated “www.makinghomeaffordable.com.” The byline beneath the link remained the same as described in paragraph 4 above. A true and correct copy of the search results page with the non-hyperlink URL now showing “www.makinghomeaffordable.com” is attached as

**Attachment B.**

6. Within minutes of this second search, I opened a third browser window and ran the search a third time on MSN’s Live Search with the same search term, “making home affordable.” The first result listed on the search results displayed the same “MakingHomeAffordable.gov” hyperlink, but now displayed the second, non-hyperlink URL as, “www.howcanistopaforeclosure.com.” The byline remained the same as described in paragraph 4 above. A true and correct copy of the search results page with the non-hyperlink URL now showing “www.howcanistopaforeclosure.com” is attached as **Attachment C.**

7. Shortly after the third search on MSN’s Live Search, I opened up a new browser window and visited www.yahoo.com. I typed the same search phrase, “making home affordable”

into Yahoo's search field. The first entry on the search results page was the same as on MSN's Live Search results, as described in paragraph 6 above, with the hyperlink displayed as "Makinghomeaffordable.gov." A true and correct copy of the Yahoo search results page is attached as **Attachment D**.

8. I then opened up another new browser window and visited [www.altavista.com](http://www.altavista.com), another search engine, and typed the phrase "making home affordable" into the search field. Again, the first search result displayed on the results page was the same as the MSN and Yahoo search results, including the "Making Home Affordable.gov" hyperlink. A true and correct copy of the AltaVista search results page is attached as **Attachment E**.

9. Next, I visited [www.alltheweb.com](http://www.alltheweb.com), another search engine, and I typed the search phrase "making home affordable" into the search field. The first result on the search results page for this search engine displayed the same link as MSN, Yahoo, and AltaVista, including the hyperlink entitled "Making Home Affordable.gov." A true and correct copy of the search results page for AllTheWeb is attached as **Attachment F**.

**Websites Linked Through the "MakingHomeAffordable.gov" Hyperlink**

10. After searching the four search engines described above for "making home affordable," I returned to the search results from the first MSN search. I clicked on the "MakingHomeAffordable.gov" hyperlink and opened the resulting website into a new browser window, as to maintain the MSN search results page on my computer. Upon opening the link into a new browser window, I arrived at the website [www.loanmodificationhelpnow.com](http://www.loanmodificationhelpnow.com). A true and correct copy of the Loan Modification Help Now website is attached as **Attachment G**.

11. I returned to the MSN search results page and clicked on the

“MakingHomeAffordable.gov” hyperlink a second time, again opening the result into a new browser window. Upon opening the link into another browser window, I now arrived at the website [www.mortgage-payment-help.com](http://www.mortgage-payment-help.com), which had the phrase “National Relief” at the top of the website. A true and correct copy of the National Relief / [www.mortgage-payment-help.com](http://www.mortgage-payment-help.com) website is attached as **Attachment H**.

12. I again returned to the MSN search results page, clicked on the “MakingHomeAffordable.gov” hyperlink, and opened the link into another browser window. This time, I arrived at the website [www.howcanistopaforeclosure.com](http://www.howcanistopaforeclosure.com), which had the phrase “Loan Modification 321” at the top of the page. A true and correct copy of the Loan Modification 321 / [www.howcanistopaforeclosure.com](http://www.howcanistopaforeclosure.com) website is attached as **Attachment I**.

13. I then returned to the original MSN search results page and clicked on the “MakingHomeAffordable.gov” hyperlink for a fourth time. Upon opening the link into yet another browser window, I arrived at [www.loanmodificationconnection.com](http://www.loanmodificationconnection.com). A true and correct copy of the [www.loanmodificationconnection.com](http://www.loanmodificationconnection.com) website is attached as **Attachment J**.

14. I then clicked on the “MakingHomeAffordable.gov” links on the search results pages for Yahoo, AltaVista, and AllTheWeb. The links for each of these search engine also directed me to the same four websites described in paragraphs 10 through 13 above.

**April 30, 2009 Web-Search Results for “Making Home Affordable”**

15. On April 30, 2009, I repeated the web searches as described in the paragraphs above. I used the same search phrase, “making home affordable,” and the same search engines, MSN’s Live Search, Yahoo, AltaVista, and AllTheWeb. The search results were

virtually identical to those that I performed on April 29, 2009. A true and correct copy of the search results for MSN's Live Search, Yahoo, AltaVista, and AllTheWeb is attached as **Attachment K**.

16. After running the searches again, I clicked on the "MakingHomeAffordable.gov" hyperlink on the MSN search results page and I arrived at the same "National Relief" website as described in paragraph 11 above. I returned to the search results page and again clicked on the "MakingHomeAffordable.gov" link, which now sent me to the same "Loan Modification 321" website as described in paragraph 12 above. I clicked on the "MakingHomeAffordable.gov" link approximately 8 more times, but I was only directed to either the "National Relief" website or to the "Loan Modification 321" website. I was no longer directed to the "Loan Modification Help Now" website described in paragraph 10 or the "Loan Modification Connection" website described in paragraph 13.

**May 6, 2009 Web-Search Results for "Making Home Affordable"**

17. On May 6, 2009, I repeated the web-searches for "making home affordable" as I had done on April 29, 2009 and April 30, 2009. A true and correct copy of the search results for MSN's Live Search is attached as **Attachment L**.
18. Upon clicking on the "MakingHomeAffordable.gov" search result link, I was directed once again to the same "National Relief" website as described in paragraphs 11 and 16 above. I clicked on the "MakingHomeAffordable.gov" link a second time and I was directed to the "Loan Modification 321" website as described in paragraphs 12 and 16 above.
19. I clicked on the "MakingHomeAffordable.gov" link a third time and I was directed to a new website with the URL [www.startaloanmod.com](http://www.startaloanmod.com). A true and correct copy of the

website [www.startaloanmod.com](http://www.startaloanmod.com) is attached as **Attachment M**.

20. I clicked on the “MakingHomeAffordable.gov” link a fourth time and I was directed to another new website with the URL [www.homerescuecenter.net](http://www.homerescuecenter.net). A true and correct copy of the website [www.homerescuecenter.net](http://www.homerescuecenter.net) is attached as **Attachment N**.

**The Federal Government’s Making Home Affordable Website**

21. On May 6, 2009, I visited the Federal Government’s website for the Making Home Affordable program, located at the URL, [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov). A true and correct copy of the home page and the “About” page from [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) is attached as **Attachment O**.
22. Notably, the government’s website for Making Home Affordable can also be accessed by typing in any of the following URLs directly into a web browser:  
[www.makinghomeaffordable.com](http://www.makinghomeaffordable.com), [www.makinghomeaffordable.net](http://www.makinghomeaffordable.net),  
[www.makinghomeaffordable.org](http://www.makinghomeaffordable.org), and [www.makinghomeaffordable.info](http://www.makinghomeaffordable.info).

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the statements made in this declaration are true and correct. Executed in Washington, DC on May 7, 2009  
[Date].



Andrew Hernacki

# **ATTACHMENT A**



Live Search

making home affordable



Web 1-10 of 101,000,000 results · [Advanced](#)  
See also: [Images](#), [Video](#), [News](#), [Maps](#), [More](#) ▼

[MakingHomeAffordable.gov](#) - makinghomeaffordable.gov Sponsored sites

**Making Your Home Affordable.** Let Us Fight For You And Save Your Home.

[Do You Qualify for HASP?](#) - www.MMCLoanMod.com  
Find Out Today If You Qualify For New Mortgage Stimulus Programs

**Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.gov](#) · [Cached page](#)

**"Making Home Affordable"**

As promised, the Obama administration today released details on the plan it announced last month to help troubled owners keep their homes. "Two weeks ago, the President laid out a ...  
[blog.seattlepi.com/realestatenews/archives/163379.asp](#) · [Cached page](#)

**Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.com](#) · [Cached page](#)

**Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

caption id=attachment\_6715 align=alignleft width=300 caption=New stimulus logo] [caption] The full details of President Obama's Homeowner  
[www.zillow.com/blog/details-are-in-making-home-affordable-plan-expected-to-help-4-5-millio...](#) · [Cached page](#)

**Making Home Affordable - Home Affordable Modifications**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.com/modification\\_eligibility.html](#) · [Cached page](#)

**Home Ownership Center - Making Home Affordable**

Recently President Obama announced a comprehensive plan to help homeowners avoid foreclosure by providing affordable and sustainable mortgage loans.  
[www.hocmn.org/Making-Home-Affordable.cfm](#) · [Cached page](#)

**BCU - Making Home Affordable**

With over a billion dollars in total assets, BCU is one of the nation's top 100 credit unions and the third largest in Illinois. Serving more than 100,000 members, BCU prides ...  
[www.bcu.org/HomeAffordable.aspx](#) · [Cached page](#)

**FinancialStability.gov | U.S. Department of the Treasury**

The President's Plan; **Making Home Affordable**; Local Impact; Op-Ed: Secretary Geithner >  
[www.financialstability.gov](#) · [Cached page](#)

**Making Home Affordable - Home**

Want to talk to a **Making Home Affordable** Expert? Please call: (877) 4U2-SAVE  
[www.makinghomeaffordablect.com](#) · [Cached page](#)

Sponsored sites

**Mortgage Rate 4.50% Fixed**

Current mortgage rates at 40-year lows. Fed cuts rate below 0.25%.  
[Mortgage.RefinanceFrontier.com](#)

**Mortgage-Fed below 0.25%**

Compare Mortgage Refinance Rates. Get free mortgage quotes. Save Now!  
[www.SimplyLowRate.com](#)

**making home affordable**

Home owner benefits. See if you are eligible today!  
[MortgageFit.com](#)

See your message here...

making home affordable - Live Search

### **Making Home Affordable Program**

On February 18, 2009, President Obama announced his **Making Home Affordable** Program, designed to help up to 7-9 million families avoid foreclosure by restructuring or refinancing ...

[www.realtor.org/government\\_affairs/gapublic/homeowner\\_afford\\_stability\\_plan](http://www.realtor.org/government_affairs/gapublic/homeowner_afford_stability_plan)

· [Cached page](#)

[MakingHomeAffordable.gov](http://MakingHomeAffordable.gov) - makinghomeaffordable.gov Sponsored sites

**Making Your Home Affordable.** Let Us Fight For You And Save Your **Home**.

Do You Qualify for HASP? - [www.MMCLoanMod.com](http://www.MMCLoanMod.com)

Find Out Today If You Qualify For New Mortgage Stimulus Programs

1 2 3 4 5 **Next**

On the go? Get maps, traffic and movie times on your phone.

making home affordable

© 2009 Microsoft | [Privacy](#) | [Legal](#)

[Advertise](#) | [Webmasters](#) | [Developers](#) | [Help](#) | [Feedback](#)

# **ATTACHMENT B**

Live Search | MSN | Windows Live

United States | Options | cashback | Sign in

Live Search

making home affordable



Web 1-10 of 101,000,000 results · [Advanced](#)  
See also: [Images](#), [Video](#), [News](#), [Maps](#), [More](#) ▾

[MakingHomeAffordable.gov](#) - www.makinghomeaffordable.com [Sponsored sites](#)  
Make your **home affordable**. Let us fight for you and save your **home**.

Sponsored sites

[Do You Qualify To Modify?](#)

Find Out If You Qualify to Modify Today  
[www.MMCLoanMod.com](#)

See your message here...

### **Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.gov](#) · [Cached page](#)

### **"Making Home Affordable"**

As promised, the Obama administration today released details on the plan it announced last month to help troubled owners keep their **homes**. "Two weeks ago, the President laid out a ...  
[blog.seattlepi.com/realestatenews/archives/163379.asp](#) · [Cached page](#)

### **Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.com](#) · [Cached page](#)

### **Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

caption id=attachment\_6715 align=alignleft width=300 caption=New stimulus logo] [/caption] The full details of President Obama's Homeowner  
[www.zillow.com/blog/details-are-in-making-home-affordable-plan-expected-to-help-4-5-millio...](#) · [Cached page](#)

### **Home Ownership Center - Making Home Affordable**

Recently President Obama announced a comprehensive plan to help homeowners avoid foreclosure by providing **affordable** and sustainable mortgage loans.  
[www.hocmn.org/Making-Home-Affordable.cfm](#) · [Cached page](#)

### **BCU - Making Home Affordable**

With over a billion dollars in total assets, BCU is one of the nation's top 100 credit unions and the third largest in Illinois. Serving more than 100,000 members, BCU prides ...  
[www.bcu.org/HomeAffordable.aspx](#) · [Cached page](#)

### **FinancialStability.gov | U.S. Department of the Treasury**

The President's Plan; **Making Home Affordable**; Local Impact; Op-Ed: Secretary Geithner >  
[www.financialstability.gov](#) · [Cached page](#)

### **Making Home Affordable - Home**

Want to talk to a **Making Home Affordable** Expert? Please call: (877) 4U2-SAVE  
[www.makinghomeaffordablelect.com](#) · [Cached page](#)

### **Making Home Affordable Program**

On February 18, 2009, President Obama announced his **Making Home Affordable** Program, designed to help up to 7-9 million families avoid foreclosure by restructuring or refinancing ...  
[www.realtor.org/government\\_affairs/gapublic/homeowner\\_afford\\_stability\\_plan](#) · [Cached page](#)

### **George S. May Business Blog Making Home Affordable**


The Obama administration launched a \$75 billion loan modification program called the  
[www.georgesmayblog.com/making-home-affordable](#) · [Cached page](#)

MakingHomeAffordable.gov - www.makinghomeaffordable.com Sponsored sites

Make your **home affordable**. Let us fight for you and save your **home**.

1 2 3 4 5 **Next**

Headed to Mexico for Spring Break? Consider this.

making home affordable 

© 2009 Microsoft | Privacy | Legal

Advertise | Webmasters | Developers | Help | Feedback

# **ATTACHMENT C**

Live Search

making home affordable



Web 1-10 of 101,000,000 results · [Advanced](#)  
See also: [Images](#), [Video](#), [News](#), [Maps](#), [More](#) ▾

[MakingHomeAffordable.gov](#) - www.howcanistopaforeclosure.com Sponsored sites  
**Making Your Home Affordable.** Let Us Fight For You And Save Your **Home**.

### **Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.gov](#) · [Cached page](#)

### **"Making Home Affordable"**

As promised, the Obama administration today released details on the plan it announced last month to help troubled owners keep their **homes**. "Two weeks ago, the President laid out a ...  
[blog.seattlepi.com/realestatenews/archives/163379.asp](#) · [Cached page](#)

### **Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.com](#) · [Cached page](#)

### **Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

caption id=attachment\_6715 align=alignleft width=300 caption=New stimulus logo] [/caption] The full details of President Obama's Homeowner  
[www.zillow.com/blog/details-are-in-making-home-affordable-plan-expected-to-help-4-5-millio...](#) · [Cached page](#)

### **Home Ownership Center - Making Home Affordable**

Recently President Obama announced a comprehensive plan to help homeowners avoid foreclosure by providing **affordable** and sustainable mortgage loans.  
[www.hocmn.org/Making-Home-Affordable.cfm](#) · [Cached page](#)

### **BCU - Making Home Affordable**

With over a billion dollars in total assets, BCU is one of the nation's top 100 credit unions and the third largest in Illinois. Serving more than 100,000 members, BCU prides ...  
[www.bcu.org/HomeAffordable.aspx](#) · [Cached page](#)

### **FinancialStability.gov | U.S. Department of the Treasury**

The President's Plan; **Making Home Affordable**; Local Impact; Op-Ed: Secretary Geithner >  
[www.financialstability.gov](#) · [Cached page](#)

### **Making Home Affordable - Home**

Want to talk to a **Making Home Affordable** Expert? Please call: (877) 4U2-SAVE  
[www.makinghomeaffordablect.com](#) · [Cached page](#)

### **Making Home Affordable Program**

On February 18, 2009, President Obama announced his **Making Home Affordable** Program, designed to help up to 7-9 million families avoid foreclosure by restructuring or refinancing ...  
[www.realtor.org/government\\_affairs/gapublic/homeowner\\_afford\\_stability\\_plan](#) · [Cached page](#)

### **George S. May Business Blog Making Home Affordable**

The Obama administration launched a \$75 billion loan modification program called the  
[www.georgesmayblog.com/making-home-affordable](#) · [Cached page](#)

Sponsored sites

### **Do You Qualify for HASP?**

Find Out Today If You Qualify For New Mortgage Stimulus Programs  
[www.MMCLoanMod.com](#)


See your message here...

[MakingHomeAffordable.gov](http://MakingHomeAffordable.gov) - [www.howcanistopaforeclosure.com](http://www.howcanistopaforeclosure.com) Sponsored sites

**Making Your Home Affordable.** Let Us Fight For You And Save Your Home.

1 2 3 4 5 **Next**

Headed to Mexico for Spring Break? Consider this.

making home affordable 

© 2009 Microsoft | [Privacy](#) | [Legal](#)

[Advertise](#) | [Webmasters](#) | [Developers](#) | [Help](#) | [Feedback](#)



# **ATTACHMENT D**

Web | Images | Video | Local | Shopping | more

making home affordable

Search

Options

Customize

1 - 10 of 249,000,000 for making home affordable (About) - 0.16 s | SearchScan<sup>BETA</sup> On

Also try: [making home affordable program](#), [More...](#)

SPONSOR RESULTS

**[Makinghomeaffordable.gov](#)**

**Making Your Home Affordable.** Let Us Fight For You And Save Your Home.  
[www.howcanistopaforeclosure.com](#)

**[Obama Modification Plan](#)**

Lower Payments Rates As Low As 2% Free Consultation Contact Us Today.  
[www.ObamaMortgageReliefPlan.com](#)

**[Making Home Affordable - Home](#)**

Program from the federal government to help homeowners obtain loans and refinance their current home loans into more affordable monthly payments.  
[www.makinghomeaffordable.gov](#) - [Cached](#)

**[Making Home Affordable - About Making Home Affordable](#)**

... piece of that effort is **Making Home Affordable**, a plan to stabilize our housing ... or information about **Making Home Affordable** from your lender or ...  
[www.makinghomeaffordable.gov/about.html](#) - [Cached](#)

**[Making Homes Affordable: Information you can Trust](#)**

Proponents of the **Making Homes Affordable** program claim that as many as 9 ... Free **Making Home Affordable** Loan Refinance & Modification Tools ...  
[www.making-homes-affordable.com](#) - [Cached](#)

**[FinancialStability.gov | U.S. Department of the Treasury](#)**

Cracking Down. The President's Plan. **Making Home Affordable**. Local Impact ... **Home**. FOIA. Privacy Policy. Accessibility. USA.gov. No Fear Act. Site Policies ...  
[www.financialstability.gov](#) - [Cached](#)

**[Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...](#)**

Guidance from the Government: "**Making Home Affordable** Refinance and Modification Options" ... I think the **Making Home Affordable** program is one of the best and ...  
[zillow.com/blog/details-are-in-making-home-affordable-plan-expected...](#) - 142k - [Cached](#)

**[Home Ownership Center - Making Home Affordable](#)**

This program is now known as The **Making Home Affordable** Program. ... **Making Home Affordable** Program will offer assistance to as many as 7 to 9 ...  
[www.hocmn.org/Making-Home-Affordable.cfm](#) - [Cached](#)

**[BCU - Making Home Affordable](#)**

**Making Home Affordable** is part of President Obama's comprehensive strategy to ... Do I still qualify to refinance under the **Making Home Affordable** Program? ...  
[www.bcu.org/HomeAffordable.aspx](#) - [Cached](#)

**[Making Home Affordable](#)**

The **Making Home Affordable** program includes Fannie Mae **Home Affordable** Refinance options and the **Home Affordable** Modification program  
[www.efanniemae.com/sf/mha/index.jsp](#) - [Cached](#)

**[BALANCE: Making Home Affordable Program](#)**

... March 2009, the federal government introduced the **Making Home Affordable** program. ... with or information regarding the **Making Home Affordable** program. ...  
[www.balancepro.net/education/publications/makinghomeaffordable.html](#) - [Cached](#)

**[Making Home Affordable ACE](#)**

The '**Making Home Affordable**' ACE is a turnkey solution that identifies and ... Mavent's '**Making Home Affordable**' ACE evaluates loans for compliance with the ...

SPONSOR RESULTS

**[Get a Free Forensic Loan Audit](#)**

Get loan modifications with rates as low as 1% or CANCEL your loan!  
[www.freemortgageaudit.net](#)  
Maryland

**[Mobile Homes](#)**

Quality, **Affordable Mobile Homes**. Compare **Homes**, Features & Prices.  
[www.ManufacturedHomeSource.com](#)  
Maryland

**[Find Homes for Sale](#)**

Search over 1,600,000 **Homes**. Find the **Home** of Your Dreams.  
[www.RealEstate.com](#)

**[View Local Homes For Sale](#)**

Search **Home** Listings In Your Area. Our Service is Free. No Obligation.  
[HomesForSale.Reply.com](#)

**[Making Home Affordable](#)**

Podemos Ayudarte Evitar el Desalojo.Cambia tu Hipoteca-Salva tu Casa.  
[FinanzasAhora.com](#)

[See your message here...](#)

[www.mavent.com/products\\_services/makinghomeaffordable.htm](http://www.mavent.com/products_services/makinghomeaffordable.htm) - Cached

### **Making Home Affordable - News Results**

**Making Home Affordable program may help those near foreclosure**

Dallas Morning News - Apr 26 08:53pm

**Making Home Affordable program may help those on edge of foreclosure**

Dallas Morning News - Apr 26 08:23pm

**U.S. revises program to help homeowners facing foreclosure**

Contra Costa Times - 4 hours ago

Yahoo! Shortcut - [About](#)

### **SPONSOR RESULTS**

#### **Get a Free Forensic Loan Audit Maryland**

Get loan modifications with rates as low as 1% or CANCEL your loan!

[www.freemortgageaudit.net](http://www.freemortgageaudit.net)

#### **Mobile Homes Maryland**

Quality, Affordable Mobile Homes. Compare Homes, Features & Prices.

[www.ManufacturedHomeSource.com](http://www.ManufacturedHomeSource.com)

### **Also try: making home affordable program**

1

"Yahoo! recommends that you upgrade to the new, safer Internet Explorer 8". [Get It Now.](#)

© 2009 Yahoo! Privacy / Legal - Submit Your Site SearchScan<sup>BETA</sup> displays McAfee alerts optimal for the Yahoo! Search user and does not include all McAfee SiteAdvisor red ratings.

# **ATTACHMENT E**



Family Filter: off Help

making home affordable

Advanced Search  
Settings

SEARCH:  Worldwide  USA RESULTS IN:  All languages  English, Spanish

Sponsored Matches [Become a sponsor](#)

**Making Home Affordable.gov**

Make your **home affordable**. Let us fight for you and save your **home**.  
[www.howcanistopaforeclosure.com](http://www.howcanistopaforeclosure.com)

**Obama Home Rescue Plan**

Free Advice, Pre-Qualify Instantly Private Programs - Explore Options.  
[www.homeowner-bailout-programs.org](http://www.homeowner-bailout-programs.org)

**Obama Modification Plan**

Sponsored Matches

**Get a Free Forensic Loan Audit**

Get loan modifications with rates as low as 1% or CANCEL...  
[www.freemortgageaudit.net](http://www.freemortgageaudit.net)

**Calificas Para El Plan De Obama?**

Enterate si Calificas para un Rescate Hipotecaria. Salva...  
[www.RescateMiCasa.com](http://www.RescateMiCasa.com)

**Acorn Home Loan**

Looking for Home Loans? Rebuild Your Financial Future Now.  
[www.DebtGone.org](http://www.DebtGone.org)

**Fix Your Option ARM**

Get quotes for loan mod or refinance. Free consultation...  
[www.loan-modification.biz](http://www.loan-modification.biz)

**Making Home Affordable**

High Success Rate Loan Modification Lower Payment, Save ...  
[LoanModificationHelpNow.com](http://LoanModificationHelpNow.com)

Lower Payments Rates As Low As 2% Free Consultation Contact Us Today.

[www.ObamaMortgageReliefPlan.com](http://www.ObamaMortgageReliefPlan.com)

AltaVista found 249,000,000 results

**Making Home Affordable**

Program from the federal government to help homeowners obtain loans and refinance their current **home** loans into more **affordable** monthly payments.

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

[More pages from makinghomeaffordable.gov](#)

**Making Home Affordable - About Making Home Affordable**

... piece of that effort is **Making Home Affordable**, a plan to stabilize our housing ... or information about **Making Home Affordable** from your lender or ...

[www.makinghomeaffordable.gov/about.html](http://www.makinghomeaffordable.gov/about.html)

[More pages from makinghomeaffordable.gov](#)

**Making Homes Affordable: Information you can Trust**

Proponents of the **Making Homes Affordable** program claim that as many as 9 ... Free **Making Home Affordable** Loan Refinance &

Modification Tools ...

[www.making-homes-affordable.com](http://www.making-homes-affordable.com)

[More pages from making-homes-affordable.com](#)

[FinancialStability.gov](http://FinancialStability.gov) | U.S. Department of the Treasury

Cracking Down. The President's Plan. **Making Home Affordable**. Local Impact ... **Home**. FOIA. Privacy Policy. Accessibility. USA.gov. No Fear Act. Site Policies ...

[www.financialstability.gov](http://www.financialstability.gov)

[More pages from financialstability.gov](#)

**Making Home Affordable** Plan Expected to Help 4-5 Million Homeowners ...

Guidance from the Government: "**Making Home Affordable** Refinance and Modification Options" ... I think the **Making Home Affordable** program is one of the best and ...

[www.zillow.com/blog/details-are-in-making-home-affordable-...ners-refinance/2009/03/04](http://www.zillow.com/blog/details-are-in-making-home-affordable-...ners-refinance/2009/03/04)

[More pages from zillow.com](#)

**Home Ownership Center - Making Home Affordable**

This program is now known as The **Making Home Affordable** Program. ... **Making Home Affordable** Program will offer assistance to as many as 7 to 9 ...

[www.hocmn.org/Making-Home-Affordable.cfm](http://www.hocmn.org/Making-Home-Affordable.cfm)

[More pages from hocmn.org](#)

**BCU - Making Home Affordable**

**Making Home Affordable** is part of President Obama's comprehensive strategy to ... Do I still qualify to refinance under the **Making Home Affordable** Program? ...

[www.bcu.org/HomeAffordable.aspx](http://www.bcu.org/HomeAffordable.aspx)

[More pages from bcu.org](#)

**Making Home Affordable**

The **Making Home Affordable** program includes Fannie Mae **Home Affordable** Refinance options and the **Home Affordable** Modification program

[www.efanniemae.com/sf/mha/index.jsp](http://www.efanniemae.com/sf/mha/index.jsp)

[More pages from efanniemae.com](#)

**BALANCE: Making Home Affordable Program**

... March 2009, the federal government introduced the **Making Home Affordable** program. ... with or information regarding the **Making Home Affordable** program. ...

[www.balancepro.net/education/publications/makinghomeaffordable.html](http://www.balancepro.net/education/publications/makinghomeaffordable.html)

[More pages from balancepro.net](#)

:: Mavent Inc ::

'**Making Home Affordable**' ACE ... The '**Making Home Affordable**' ACE is a turnkey solution that identifies and ... Mavent's '**Making Home Affordable**' ACE evaluates ...

[www.mavent.com/products\\_services/makinghomeaffordable.htm](http://www.mavent.com/products_services/makinghomeaffordable.htm)

[More pages from mavent.com](#)

**Sponsored Matches** [Become a sponsor](#)

[Get a Free Forensic Loan Audit](#)

Get loan modifications with rates as low as 1% or CANCEL your loan!

[www.freemortgageaudit.net](http://www.freemortgageaudit.net)

[Calificas Para El Plan De Obama?](#)

Enterate si Calificas para un Rescate Hipotecaria. Salva Tu Casa.

[www.RescateMiCasa.com](http://www.RescateMiCasa.com)

[Acorn Home Loan](#)

Looking for **Home** Loans? Rebuild Your Financial Future Now.

[www.DebtGone.org](http://www.DebtGone.org)

**Result Pages:** [1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#) [Next >>](#)

[Back To Top](#)

making home affordable



**[Another great way to search. Try Yahoo! Answers](#)**

[Business Services](#) [Submit a Site](#) [About AltaVista](#) [Privacy Policy](#) [Help](#)

© 2007 Overture Services, Inc.

# **ATTACHMENT F**





[advanced search](#) :: [customize preferences](#) :: [submit site](#) :: [help](#)

making home affordable

SEARCH

Results in:  Any Language  English

**Web** | News | Pictures

1 - 10 of 244,000,000 Results for **making home affordable**

Offensive content filter: **On** - Off

**Sponsor Results** ([What's this?](#))

**Making Home Affordable.gov** - [www.howcanistop foreclosure.com](http://www.howcanistop foreclosure.com)

Make your **home affordable**. Let us fight for you and save your **home**.

**Obama Mortgage Relief** - [www.homeowner-bailout-programs.org](http://www.homeowner-bailout-programs.org)

Free Advice, Pre-Qualify Instantly Private Programs - Explore Options.

**Obama Modification Plan** - [www.ObamaMortgageReliefPlan.com](http://www.ObamaMortgageReliefPlan.com)

Lower Payments Rates As Low As 2% Free Consultation Contact Us Today.

**Web Results** ([What's this?](#))

**Making Home Affordable**

Program from the federal government to help homeowners obtain loans and refinance their current **home** loans into more **affordable** monthly payments.

[more hits from: http://www.makinghomeaffordable.gov/](http://www.makinghomeaffordable.gov/) - 9 KB

**Making Home Affordable - About Making Home Affordable**

... piece of that effort is **Making Home Affordable**, a plan to stabilize our housing ... or information about **Making Home Affordable** from your lender or ...

[more hits from: http://www.makinghomeaffordable.gov/about.html](http://www.makinghomeaffordable.gov/about.html) - 11 KB

**Making Home Affordable**

**Making Home Affordable** will offer assistance to as many as 7 to 9 million ... The **Home affordable** Refinance program will be available to 4 to 5 million ...

[more hits from: http://www.makinghomesaffordable.info/](http://www.makinghomesaffordable.info/) - 11 KB

**Making Homes Affordable: Information you can Trust**

Proponents of the **Making Homes Affordable** program claim that as many as 9 ... Free **Making Home Affordable** Loan Refinance & Modification Tools ...

[more hits from: http://www.making-homes-affordable.com/](http://www.making-homes-affordable.com/) - 24 KB

**FinancialStability.gov | U.S. Department of the Treasury**

Cracking Down. The President's Plan. **Making Home Affordable**. Local Impact ... **Home**. FOIA. Privacy Policy. Accessibility. USA.gov. No Fear Act. Site Policies ...

[more hits from: http://www.financialstability.gov/](http://www.financialstability.gov/) - 15 KB

**Home Ownership Center - Making Home Affordable**

This program is now known as The **Making Home Affordable** Program. ... **Making Home Affordable** Program will offer assistance to as many as 7 to 9 ...

[more hits from: http://www.hocmn.org/Making-Home-Affordable.cfm](http://www.hocmn.org/Making-Home-Affordable.cfm) - 17 KB

**BCU - Making Home Affordable**

**Making Home Affordable** is part of President Obama's comprehensive strategy to ... Do I still qualify to refinance under the **Making Home Affordable** Program? ...

[more hits from: http://www.bcu.org/HomeAffordable.aspx](http://www.bcu.org/HomeAffordable.aspx) - 39 KB

**Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

Guidance from the Government: "**Making Home Affordable** Refinance and Modification Options" ... I think the **Making Home Affordable** program is one of the best and ...  
more hits from: <http://www.zillow.com/blog/details-are-in-making-home-affordable-refinance/2009/03/04/> - 142 KB

### **Making Home Affordable**

The **Making Home Affordable** program includes Fannie Mae **Home Affordable** Refinance options and the **Home Affordable** Modification program  
more hits from: <http://www.efanniemae.com/sf/mha/index.jsp> - 21 KB

### **BALANCE: Making Home Affordable Program**

... March 2009, the federal government introduced the **Making Home Affordable** program. ... with or information regarding the **Making Home Affordable** program. ...  
more hits from: <http://www.balancepro.net/education/publications/makinghomeaffordable.html> - 11 KB

---

News : [Obama Administration Announces New Details on Making Home Affordable Program Parallel Second Lien Program to Help ...](#)  
[Making Home Affordable program may help those near foreclosure](#) [more news »](#)

---

Result Page: [1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#) [Next »](#)

---

making home affordable

SEARCH

search within your results

 OPERA compliant

[Home](#) :: [Submit Site](#) :: [About Us](#) :: [Help](#)

Copyright © 2007 Yahoo! Inc. All rights reserved.

# **ATTACHMENT G**

This website is not affiliated with any government organization or program.



AS SEEN ON \*



# Behind on your Mortgage? Loan Modification may Save your Home!



Fill out our form to connect with Loan Modification specialists today.

First Name

Last Name

Phone Number

Email Address

1st Mortgage Balance

Months Behind

Yes, I want to receive information and offers from LMHN

**GO TO STEP 2 >>**

### How to use this site



**Fill out our form now to connect with Loan Modification specialists that may work with you to negotiate with your lender. Do it now. Time is running out!**

1. Fill out our short form describing your current situation
2. We match you with loan modification specialists based on your situation
3. You review their proposals and decide what works best for you

### Why Choose a Professional?



- **Save Time** – Getting a loan mod completed can be an exhausting process. Is the best use of your time spent waiting on hold for hours with your bank?
- **An Advocate for You** – Dealing with banks is scary, especially with your home at stake. You want an advocate working for you that speaks the banks' language.
- **Consider All Options** – Many loan modification firms can also help you with a forensic loan audit, refinance or short sale if it's determined that a loan mod is not the way to go.

### In the News



- "**Record 1 in 10 homeowners in mortgage trouble**" – MSNBC (12/05/08)
- "**U.S. homeowners are falling behind on their mortgages at increasing rates ...**" – San Francisco Chronicle (04/03/09)
- "**While the federal government and banks say they're trying to help homeowners avoid foreclosure through various help lines and more, an ABC News investigation has found that the process ... can be disorganized and frustrating, hardly consumer friendly**" – ABC News (01/22/09)

## There are Ways to Avoid Foreclosure! We can help you find a solution.

Fill our short form now to connect with foreclosure prevention counselors who may help you out of your mortgage nightmare. We can connect you with specialists that could help you modify your loan.

### What is Loan Modification?

Loan modification allows homeowners and lenders to change the terms of a loan in order to help the borrower stay in the home and avoid foreclosure. Page 27

foreclosure. It is important to note that a loan modification is not a new mortgage. A loan modification is the renegotiation of an existing loan.

With a loan modification, it's possible that a homeowner's:

- interest rate may be decreased
- interest rate may be changed from an adjustable to a fixed rate
- time the borrower has to pay the loan back can be lengthened
- loan principal may be decreased
- late fees may be waived
- second mortgage could be waived or wiped off of the books

Fill out our form now to discuss a loan modification with experienced foreclosure prevention counselors. Do it today. You must act fast to save your home!

---

Privacy Policy

---

The information and notices contained on this website are intended as general research and information and are expressly not intended, and should not be regarded, as financial or legal advice. We attempt to ensure that the material contained on the web-site is accurate and complete at the date first published, however you should recognize that information contained on this web-site may become out of date over time. Readers who have particular questions real estate financing or foreclosure, or who believe they require legal counsel, should seek the advice of an attorney. By submitting this contact request, you are consenting to be contacted by foreclosure consultants by telephone or email, even if you have previously listed yourself on any state or federal Do-Not-Call List. Please note that

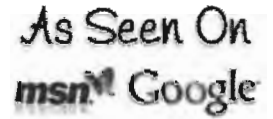
Wisdom may receive compensation from the foreclosure consultants for that introduction.

**LoanModificationHelpNow.com is not a government sponsored website. LoanModificationHelpNow.com matches consumers with companies that offer foreclosure prevention services. To access information on government sponsored assistance, please visit [makinghomeaffordable.gov](http://makinghomeaffordable.gov)**

\*"As Seen On" information refers to paid advertisements that have run on the websites of the properties listed above. The trademarks included on this page are property of their respective owners, who have offered no endorsement of this product.

# **ATTACHMENT H**





# Homeowners Being Urged to Save Their Homes

Homeowners Encouraged to Take Advantage of New Mortgage Programs to Modify Loans

Fill Out the Form to Receive Your Free e-Guide "Modifying Your Mortgage" Plus a FREE Consultation, a \$500 value.

## Free e-Book and Consultation

Adjustable Loan \*

Yes  No

In Foreclosure \*

Yes  No

Payments Behind \*

none

Current Interest

Rates \*

1st loan

2nd loan

Lender \*

Mortgage Balance \*

\$

Annual income \*

\$

First Name Last Name \*

Address \*

City/State

AL

Postal Code \*

Phone Number \*

Email Address \*

Get My eBook



### How does this new program help you?

Foreclosures are rising at an alarming rate. Americans are being asked to take advantage of new programs available to modify their loans and avoid foreclosure.

If you are 30 days or more late on your mortgage you can qualify for a loan modification. This is not a refinance. It is simply an adjustment to your current loan to reduce your payments by modifying the terms of your loan.



### Success Story

"My mortgage adjusted and I could barely make my payments anymore. I thought I was going to lose my home until I found your site. The assistance I got was a miracle. And your free guide explained everything in detail for me. Thank you for your help."

- Monica C., San Jose, CA



### How this works

1. Get Your FREE e-Guide
2. Receive a FREE Consultation
3. You review your options and decide what is best for you

You have NO OBLIGATION. At the National Relief, our mission is to educate people and provide them with the tools they need.



### Act Now to Save



Fill out the form to receive your free guide today.

Privacy Policy

© Copyright 2009 National Relief

PX 01 Pg. 30

# **ATTACHMENT I**



This website is not affiliated with any government organization or program.

# Loan Modification 321!

## Behind on your Mortgage?

Don't let them take your  
home without a fight!



### HELP IS ON THE WAY!

Fill out the short form to connect with  
service providers that may help

First Name

Last Name

Phone Number

Email Address

1st Mortgage  
Balance

Months Behind


Yes, I want to receive information and offers from  
LoanModification321

**GET HELP NOW!**

### Are you struggling with your mortgage?

- 1 Have you tried to refinance or negotiate with your bank but have gotten nowhere?
- 2 Are you nervous because your ARM is about to adjust and you can't afford the new payment?
- 3 Do you want to keep your home but don't know where to turn for help?

### Loan Modification may Save your Home!

 We connect you with companies that may Modify and Renegotiate your Existing Loan! Act now. Time is running out!



 **What we do:**

Loan Modification 321 connects you with service providers that may help you avoid foreclosure, including:


- Loan Modification Specialists
- Short Sale Realtors
- Loss Mitigation Firms
- Foreclosure Prevention Firms
- Home Buyers
- Investors

Act now, Time is running out!

 **How this works:**

1. Complete our short form.
2. We match you with service providers based on your situation.
3. You review their proposals and decide what works best for you.

You have NO OBLIGATION. There is no credit check and no social security number required.

 **Did you know?**

- Mortgage foreclosure filings nationwide have increased 93% over the last year.
- Banks have more foreclosures than they can handle. They do not want your home. They want you to help yourself avoid foreclosure! Do it today.

Privacy Policy

The information and notices contained on this website are intended as general research and information and are expressly not intended, and should not be regarded, as financial or legal advice. We attempt to ensure that the material contained on the web-site is accurate and complete at the date first published, however you should recognize that information contained on this web-site may become out of date over time. Readers who have particular questions real estate financing or foreclosure, or who believe they require legal counsel, should seek the advice of an attorney. By submitting this contact request, you are consenting to be contacted by foreclosure consultants by telephone or email, even if you have previously listed yourself on any state or federal Do-Not-Call List. Please note that Wisdom may receive compensation from the foreclosure consultants for that introduction.

**LoanModification321.com is not a government sponsored website. LoanModification321.com matches consumers with companies that offer foreclosure prevention services. To access information on government sponsored assistance, please visit [makinghomeaffordable.gov](http://makinghomeaffordable.gov)**

\*"As Seen On" information refers to paid advertisements that have run on the websites of the properties listed above. The trademarks included on this page are property of their respective owners, who have offered no endorsement of this product.

# **ATTACHMENT J**

This website is not affiliated with any government organization or program.



AS SEEN ON \*



# Behind on your Mortgage? Loan Modification may Save your Home!

Fill out our form to connect with Loan Modification specialists today.

**First Name**

**Last Name**

**Phone Number**  -  -

**Email Address**

**1st Mortgage Balance**  Select

**Months Behind**  Select

Yes, I want to receive information and offers from LMC

**GO TO STEP 2 >>**

**How to use this site**



**Why Choose a Professional?**



**In the News**





**Fill out our form now to connect with Loan Modification specialists that may work with you to negotiate with your lender. Do it now. Time is running out!**

1. Fill out our short form describing your current situation
2. We match you with loan modification specialists based on your situation
3. You review their proposals and decide what works best for you

**- Save Time** – Getting a loan mod completed can be an exhausting process. Is the best use of your time spent waiting on hold for hours with your bank?

**- An Advocate for You** – Dealing with banks is scary, especially with your home at stake. You want an advocate working for you that speaks the banks' language.

**- Consider All Options** – Many loan modification firms can also help you with a forensic loan audit, refinance or short sale if it's determined that a loan mod is not the way to go.

**"Record 1 in 10 homeowners in mortgage trouble"** – MSNBC (12/05/08)

**"U.S. homeowners are falling behind on their mortgages at increasing rates ..."** – San Francisco Chronicle (04/03/09)

**"While the federal government and banks say they're trying to help homeowners avoid foreclosure through various help lines and more, an ABC News investigation has found that the process ... can be disorganized and frustrating, hardly consumer friendly"** – ABC News (01/22/09)

**There are Ways to Avoid Foreclosure! We may help you find a solution.**

Fill our short form now to connect with foreclosure prevention counselors who may help you out of your mortgage nightmare. We can connect you with specialists that could help you modify your loan.

**What is Loan Modification?**

Loan modification allows homeowners and lenders to change the terms of a loan in order to help the borrower stay in the home and avoid foreclosure. It is important to note that a loan modification is not a new mortgage. A loan modification is the renegotiation of an existing loan.

With a loan modification, it's possible that a homeowner's:

- interest rate may be decreased
- interest rate may be changed from an adjustable to a fixed rate
- time the borrower has to pay the loan back can be lengthened
- loan principal may be decreased
- late fees may be waived
- second mortgage could be waived or wiped off of the books

Fill out our form now to discuss a loan modification with experienced foreclosure prevention counselors. Do it today. You must act fast to save your home!

---

Privacy Policy

The information and notices contained on this website are intended as general research and information and are expressly not intended, and should not be regarded, as financial or legal advice. We attempt to ensure that the material contained on the web-site is accurate and complete at the date first published, however you should recognize that information contained on this web-site may become out of date over time. Readers who have particular questions real estate financing or foreclosure, or who believe they require legal counsel, should seek the advice of an attorney. By submitting this contact request, you are consenting to be contacted by foreclosure consultants by telephone or email, even if you have previously listed yourself on any state or federal Do-Not-Call List. Please note

that Wisdom may receive compensation from the foreclosure consultants for that introduction.

**LoanModificationConnection.com is not a government sponsored website. LoanModificationConnection.com matches consumers with companies that offer foreclosure prevention services. To access information on government sponsored assistance, please visit [makinghomeaffordable.gov](http://makinghomeaffordable.gov)**

\*"As Seen On" information refers to paid advertisements that have run on the websites of the properties listed above. The trademarks included on this page are property of their respective owners, who have offered no endorsement of this product.

# **ATTACHMENT K**

Live Search

making home affordable



Web 1-10 of 121,000,000 results · [Advanced](#)

See also: [Images](#), [Video](#), [News](#), [Maps](#), [More](#) ▾

[MakingHomeAffordable.gov](#) - makinghomeaffordable.gov

Sponsored sites

**Making Your Home Affordable.** Let Us Fight For You And Save Your **Home**.

**Making Home Affordable** - www.MMCLoanMod.com

Find Out How Modification Programs Can Make A Difference

**Mortgage Rate 4.50% Fixed** - Mortgage.RefinanceFrontier.com

Current mortgage rates at 40-year lows. Fed cuts rate below 0.25%.

**Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE

[www.makinghomeaffordable.gov](#) · [Cached page](#)

**"Making Home Affordable"**

As promised, the Obama administration today released details on the plan it announced last month to help troubled owners keep their **homes**. "Two weeks ago, the President laid out a ...

[blog.seattlepi.com/realestatenews/archives/163379.asp](#) · [Cached page](#)

**Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

caption id=attachment\_6715 align=alignleft width=300 caption=New stimulus logo]

[/caption] The full details of President Obama's Homeowner

[www.zillow.com/blog/details-are-in-making-home-affordable-plan-expected-to-help-4-5-millio...](#)

· [Cached page](#)

**Making Home Affordable - Home Affordable Modifications**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE

[www.makinghomeaffordable.com/modification\\_eligibility.html](#) · [Cached page](#)

**Home Ownership Center - Making Home Affordable**

Recently President Obama announced a comprehensive plan to help homeowners avoid foreclosure by providing **affordable** and sustainable mortgage loans.

[www.hocmn.org/Making-Home-Affordable.cfm](#) · [Cached page](#)

**BCU - Making Home Affordable**

With over a billion dollars in total assets, BCU is one of the nation's top 100 credit unions and the third largest in Illinois. Serving more than 100,000 members, BCU prides ...

[www.bcu.org/HomeAffordable.aspx](#) · [Cached page](#)

[FinancialStability.gov](#) | U.S. Department of the Treasury

The President's Plan; **Making Home Affordable**; Local Impact; Op-Ed: Secretary Geithner >

[www.financialstability.gov](#) · [Cached page](#)

**Making Home Affordable: The New Government Stimulus Plan**

Millions of American **home** owners that are behind on their mortgage payments or facing foreclosure may now find some relief through the new plan that President Obama has put in ...

[hubpages.com/hub/Making-Home-Affordable](#) · [Cached page](#)

Sponsored sites

**Mortgage-Fed below 0.25%**

Compare Mortgage Refinance Rates. Get free mortgage quotes. Save Now! [www.SimplyLowRate.com](#)

**making home affordable**

Home owner benefits. See if you are eligible today!

[MortgageFit.com](#)

**Affordable Home**

Mortgage rates drop. Lock-in a low rate. Lower your **home** payment now. [Refinance.MortgageSavingZone.com](#)

See your message here...



**Making Home Affordable Program**

On February 18, 2009, President Obama announced his **Making Home Affordable** Program, designed to help up to 7-9 million families avoid foreclosure by restructuring or refinancing ...

[www.realtor.org/government\\_affairs/gapublic/homeowner\\_afford\\_stability\\_plan](http://www.realtor.org/government_affairs/gapublic/homeowner_afford_stability_plan)

· [Cached page](#)

**Making Home Affordable: The Kickoff Begins**

The government wants to prop mortgage-holders and keep them in houses they could never really afford.

[www.whiskeyandgunpowder.com/making-home-affordable-the-kickoff-begins](http://www.whiskeyandgunpowder.com/making-home-affordable-the-kickoff-begins)

· [Cached page](#)

[MakingHomeAffordable.gov](http://MakingHomeAffordable.gov) - makinghomeaffordable.gov

Sponsored sites

**Making Your Home Affordable. Let Us Fight For You And Save Your Home.**

**Making Home Affordable** - [www.MMCLoanMod.com](http://www.MMCLoanMod.com)

Find Out How Modification Programs Can Make A Difference

- 1
- 2
- 3
- 4
- 5
- Next**

[Get spring cleaning tips and techniques with Live Search Video](#)

🔍

Web | Images | Video | Local | Shopping | more

making home affordable

Search

Options Customize

1 - 10 of 248,000,000 for making home affordable (About) - 0.04 s | SearchScan<sup>BETA</sup> On

Also try: [making home affordable program](#), [More...](#)

SPONSOR RESULTS

SPONSOR RESULTS

**Obama Mortgage Payment Relief**  
Register for Help With Your Mortgage Under The Obama Mortgage Plan.  
[www.ratemodificationhelp.com](http://www.ratemodificationhelp.com)

**Making Home Affordable.gov**  
Make your home affordable. Let us fight for you and save your home.  
[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

**Obama Mortgage Relief**  
Free Advice, Pre-Qualify Instantly Private Programs - Explore Options.  
[www.homeowner-bailout-programs.org](http://www.homeowner-bailout-programs.org)

**Modify Your Mortgage Today**  
Lower Your Monthly Payment & Avoid Foreclose. Enroll Today.  
[www.NepaLoanMod.com](http://www.NepaLoanMod.com)

**Making Home Affordable - Home**  
Program from the federal government to help homeowners obtain loans and refinance their current home loans into more affordable monthly payments.  
[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) - [Cached](#)

**Making Home Affordable - About Making Home Affordable**  
... piece of that effort is **Making Home Affordable**, a plan to stabilize our housing ... or information about **Making Home Affordable** from your lender or ...  
[www.makinghomeaffordable.gov/about.html](http://www.makinghomeaffordable.gov/about.html) - [Cached](#)

**Making Homes Affordable: Information you can Trust**  
Proponents of the **Making Homes Affordable** program claim that as many as 9 ... Free **Making Home Affordable** Loan Refinance & Modification Tools ...  
[www.making-homes-affordable.com](http://www.making-homes-affordable.com) - [Cached](#)

**Home Ownership Center - Making Home Affordable**  
This program is now known as The **Making Home Affordable** Program. ... **Making Home Affordable** Program will offer assistance to as many as 7 to 9 ...  
[www.hocmn.org/Making-Home-Affordable.cfm](http://www.hocmn.org/Making-Home-Affordable.cfm) - [Cached](#)

**FinancialStability.gov | U.S. Department of the Treasury**  
The President's Plan. **Making Home Affordable**. Local Impact. 1 2 ... 04/28/2009 Obama Administration Announces New Details on **Making Home Affordable** Program ...  
[www.financialstability.gov](http://www.financialstability.gov) - [Cached](#)

**BCU - Making Home Affordable**  
**Making Home Affordable** is part of President Obama's comprehensive strategy to ... Do I still qualify to refinance under the **Making Home Affordable** Program? ...  
[www.bcu.org/HomeAffordable.aspx](http://www.bcu.org/HomeAffordable.aspx) - [Cached](#)

**Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**  
Guidance from the Government: "**Making Home Affordable** Refinance and Modification Options" ... I think the **Making Home Affordable** program is one of the best and ...  
[zillow.com/blog/details-are-in-making-home-affordable-plan-expected...](http://zillow.com/blog/details-are-in-making-home-affordable-plan-expected...) - 145k - [Cached](#)

**Making Home Affordable**

**Calificas Para El Plan De Obama?**

Enterate si Calificas para un Rescate Hipotecaria. Salva Tu Casa.  
[www.RescateMiCasa.com](http://www.RescateMiCasa.com)

**Making Homes Affordable**

Free Refinance and Government Mortgage Help.  
[www.MakingHomesAffordable.info](http://www.MakingHomesAffordable.info)

**Get a Free Forensic Loan Audit**

Get loan modifications with rates as low as 1% or CANCEL your loan!  
[www.freemortgageaudit.net](http://www.freemortgageaudit.net) Maryland

**Acorn Home Loan**

Looking for Home Loans? Rebuild Your Financial Future Now.  
[www.DebtGone.org](http://www.DebtGone.org)

**Homeowner Affordability / Stability Plan**

Speak to an experienced loan modification attorney firm. 866-542-2647.  
[www.loan-modification.biz](http://www.loan-modification.biz)

**Making Home Affordable**

High Success Rate Loan Modification Lower Payment, Save Your Home Now.  
[LoanModificationHelpNow.com](http://LoanModificationHelpNow.com)

[See your message here...](#)

The **Making Home Affordable** program includes Fannie Mae **Home Affordable** Refinance options and the **Home Affordable** Modification program  
[www.efanniemae.com/sf/mha/index.jsp](http://www.efanniemae.com/sf/mha/index.jsp) - [Cached](#)

**BALANCE: Making Home Affordable Program**

... March 2009, the federal government introduced the **Making Home Affordable** program. ... with or information regarding the **Making Home Affordable** program. ...  
[www.balancepro.net/education/publications/makinghomeaffordable.html](http://www.balancepro.net/education/publications/makinghomeaffordable.html) - [Cached](#)

**Making Home Affordable ACE**

The '**Making Home Affordable**' ACE is a turnkey solution that identifies and ... Mavent's '**Making Home Affordable**' ACE evaluates loans for compliance with the ...  
[www.mavent.com/products\\_services/makinghomeaffordable.htm](http://www.mavent.com/products_services/makinghomeaffordable.htm) - [Cached](#)

**Making Home Affordable - News Results**

**Making Home Affordable** program may help those near foreclosure

Dallas Morning News - Apr 26 08:53pm

[U.S. revises program to help homeowners facing foreclosure](#)

Contra Costa Times - Apr 29 08:57am

[The Mortgage Professor: Guide to Government's Mortgage Refinancing Program](#)

Washington Post - Apr 24 09:00pm

Yahoo! Shortcut - [About](#)

**SPONSOR RESULTS**

**Calificas Para El Plan De Obama?**

Enterate si Calificas para un Rescate Hipotecaria. Salva Tu Casa.  
[www.RescateMiCasa.com](http://www.RescateMiCasa.com)

**Making Homes Affordable**

Free Refinance and Government Mortgage Help.  
[www.MakingHomesAffordable.info](http://www.MakingHomesAffordable.info)

**Also try: [making home affordable program](#)**

1 2 3 4 5 6 7 8 9 10 11 Next >

making home affordable

"Yahoo! recommends that you upgrade to the new, safer Internet Explorer 8". [Get It Now.](#)

© 2009 Yahoo! [Privacy](#) / [Legal](#) - [Submit Your Site](#) SearchScan<sup>BETA</sup> displays McAfee alerts optimal for the Yahoo! Search user and does not include all McAfee SiteAdvisor red ratings.



Family Filter: **off** Help

making home affordable

Advanced Search  
Settings

SEARCH:  Worldwide  USA RESULTS IN:  All languages  English, Spanish

**Sponsored Matches** [Become a sponsor](#)

**Obama Mortgage Payment Relief**  
Register for Help With Your Mortgage Under The Obama Mortgage Plan.  
[www.ratemodificationhelp.com](http://www.ratemodificationhelp.com)

**Making Home Affordable.gov**  
Make your **home affordable**. Let us fight for you and save your **home**.  
[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

**Obama Mortgage Relief**  
Free Advice, Pre-Qualify Instantly Private Programs - Explore Options.  
[www.homeowner-bailout-programs.org](http://www.homeowner-bailout-programs.org)

AltaVista found **248,000,000** results

**Making Home Affordable**

Program from the federal government to help homeowners obtain loans and refinance their current **home** loans into more **affordable** monthly payments.  
[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)  
[More pages from makinghomeaffordable.gov](#)

**Making Home Affordable - About Making Home Affordable**

... piece of that effort is **Making Home Affordable**, a plan to stabilize our housing ... or information about **Making Home Affordable** from your lender or ...  
[www.makinghomeaffordable.gov/about.html](http://www.makinghomeaffordable.gov/about.html)  
[More pages from makinghomeaffordable.gov](#)

**FinancialStability.gov | U.S. Department of the Treasury**

The President's Plan. **Making Home Affordable**. Local Impact. 1 2 ... 04/28/2009 Obama Administration Announces New Details on **Making Home Affordable** Program ...  
[www.financialstability.gov](http://www.financialstability.gov)  
[More pages from financialstability.gov](#)

**Making Homes Affordable: Information you can Trust**

Proponents of the **Making Homes Affordable** program claim that as many as 9 ... Free **Making Home Affordable** Loan Refinance & Modification Tools ...  
[www.making-homes-affordable.com](http://www.making-homes-affordable.com)  
[More pages from making-homes-affordable.com](#)

**Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

Guidance from the Government: "**Making Home Affordable** Refinance and Modification Options" ... I think the **Making Home Affordable** program is one of the best and ...  
[www.zillow.com/blog/details-are-in-making-home-affordable-...ners-refinance/2009/03/04](http://www.zillow.com/blog/details-are-in-making-home-affordable-...ners-refinance/2009/03/04)

**Sponsored Matches**

**Making Home Affordable**  
Get Qualified For The New Homeowner Stimulus Programs To...  
[www.NepaLoanMod.com](http://www.NepaLoanMod.com)

**Making Homes Affordable**  
Free Refinance and Government Mortgage Help.  
[www.MakingHomesAffordable.info](http://www.MakingHomesAffordable.info)

**Get a Free Forensic Loan Audit**  
Get loan modifications with rates as low as 1% or CANCEL...  
[www.freemortgageaudit.net](http://www.freemortgageaudit.net)

**Calificas Para El Plan De Obama?**  
Enterate si Calificas para un Rescate Hipotecaria. Salva...  
[www.RescateMiCasa.com](http://www.RescateMiCasa.com)

**Loan Modification Refi**  
Get quotes for loan mod or refinance. Free consultation...  
[www.loan-modification.biz](http://www.loan-modification.biz)



[More pages from zillow.com](#)

**Home Ownership Center - Making Home Affordable**

This program is now known as The **Making Home Affordable** Program. ... **Making Home Affordable** Program will offer assistance to as many as 7 to 9 ...

[www.hocmn.org/Making-Home-Affordable.cfm](http://www.hocmn.org/Making-Home-Affordable.cfm)

[More pages from hocmn.org](#)

**BCU - Making Home Affordable**

**Making Home Affordable** is part of President Obama's comprehensive strategy to ... Do I still qualify to refinance under the **Making Home Affordable** Program? ...

[www.bcu.org/HomeAffordable.aspx](http://www.bcu.org/HomeAffordable.aspx)

[More pages from bcu.org](#)

**Making Home Affordable**

The **Making Home Affordable** program includes Fannie Mae **Home Affordable** Refinance options and the **Home Affordable** Modification program

[www.efanniemae.com/sf/mha/index.jsp](http://www.efanniemae.com/sf/mha/index.jsp)

[More pages from efanniemae.com](#)

**BALANCE: Making Home Affordable Program**

... March 2009, the federal government introduced the **Making Home Affordable** program. ... with or information regarding the **Making Home Affordable** program. ...

[www.balancepro.net/education/publications/makinghomeaffordable.html](http://www.balancepro.net/education/publications/makinghomeaffordable.html)

[More pages from balancepro.net](#)

**Mavent Inc**

**Making Home Affordable** ACE ... The '**Making Home Affordable**' ACE is a turnkey solution that identifies and ... Mavent's '**Making Home Affordable**' ACE evaluates ...

[www.mavent.com/products\\_services/makinghomeaffordable.htm](http://www.mavent.com/products_services/makinghomeaffordable.htm)

[More pages from mavent.com](#)

**Sponsored Matches** [Become a sponsor](#)

**Making Home Affordable**

Get Qualified For The New Homeowner Stimulus Programs Today.

[www.NepaLoanMod.com](http://www.NepaLoanMod.com)

**Making Homes Affordable**

Free Refinance and Government Mortgage Help.

[www.MakingHomesAffordable.info](http://www.MakingHomesAffordable.info)

**Get a Free Forensic Loan Audit**

Get loan modifications with rates as low as 1% or CANCEL your loan!

[www.freemortgageaudit.net](http://www.freemortgageaudit.net)

**Result Pages:** [1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#) [Next >>](#)

[Back To Top](#)

making home affordable

**Another great way to search. Try Yahoo! Answers**

[Business Services](#) [Submit a Site](#) [About AltaVista](#) [Privacy Policy](#) [Help](#)

© 2007 Overture Services, Inc.



advanced search :: customize preferences :: submit site :: help  
making home affordable SEARCH  
Results in: Any Language English

Web | News | Pictures

1 - 10 of 243,000,000 Results for making home affordable

Offensive content filter: On - Off

Sponsor Results (What's this?)

**Obama Mortgage Payment Relief** - www.ratemodificationhelp.com  
Register for Help With Your Mortgage Under The Obama Mortgage Plan.

**Making Home Affordable.gov** - www.makinghomeaffordable.gov  
Make your home affordable. Let us fight for you and save your home.

**Obama Mortgage Relief** - www.homeowner-bailout-programs.org  
Free Advice, Pre-Qualify Instantly Private Programs - Explore Options.

Web Results (What's this?)

**Making Home Affordable**

Program from the federal government to help homeowners obtain loans and refinance their current home loans into more affordable monthly payments.

more hits from: http://www.makinghomeaffordable.gov/ - 9 KB

**Making Home Affordable - About Making Home Affordable**

... piece of that effort is Making Home Affordable, a plan to stabilize our housing ... or information about Making Home Affordable from your lender or ...

more hits from: http://www.makinghomeaffordable.gov/about.html - 11 KB

**Making Home Affordable**

Making Home Affordable will offer assistance to as many as 7 to 9 million ... The Home affordable Refinance program will be available to 4 to 5 million ...

more hits from: http://www.makinghomesaffordable.info/ - 11 KB

**FinancialStability.gov | U.S. Department of the Treasury**

The President's Plan. Making Home Affordable. Local Impact. 1 2 ... 04/28/2009 Obama Administration Announces New Details on Making Home Affordable Program ...

more hits from: http://www.financialstability.gov/ - 15 KB

**Making Homes Affordable: Information you can Trust**

Proponents of the Making Homes Affordable program claim that as many as 9 ... Free Making Home Affordable Loan Refinance & Modification Tools ...

more hits from: http://www.making-homes-affordable.com/ - 24 KB

**Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

Guidance from the Government: "Making Home Affordable Refinance and Modification Options" ... I think the Making Home Affordable program is one of the best and ...

more hits from: http://www.zillow.com/blog/details-are-in-making-home-affo...ers-refinance/2009/03/04/ - 139 KB

**Home Ownership Center - Making Home Affordable**

This program is now known as The Making Home Affordable Program. ... Making Home Affordable Program will offer assistance to as many as 7 to 9 ...

more hits from: http://www.hocmn.org/Making-Home-Affordable.cfm - 17 KB

**BCU - Making Home Affordable**

Making Home Affordable is part of President Obama's comprehensive strategy to ... Do I still qualify to refinance under the Making Home Affordable Program? ...

more hits from: http://www.bcu.org/HomeAffordable.aspx - 39 KB

### **Making Home Affordable**

The **Making Home Affordable** program includes Fannie Mae **Home Affordable** Refinance options and the **Home Affordable** Modification program

more hits from: <http://www.efanniemae.com/sf/mha/index.jsp> - 21 KB

### **BALANCE: Making Home Affordable Program**

... March 2009, the federal government introduced the **Making Home Affordable** program. ... with or information regarding the **Making Home Affordable** program. ...

more hits from: <http://www.balancepro.net/education/publications/makinghomeaffordable.html> - 11 KB

---

News : [Obama Administration Announces New Details on Making Home Affordable Program Parallel Second Lien Program to Help ...](#)

[Making Home Affordable program may help those near foreclosure](#)

[more news »](#)

---

Result Page: [1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#) [Next »](#)

---

SEARCH

search within your results



[Home](#) :: [Submit Site](#) :: [About Us](#) :: [Help](#)

Copyright © 2007 Yahoo! Inc. All rights reserved.

# **ATTACHMENT L**



Live Search

making home affordable



Web 1-10 de 109,000,000 resultados · Avanzada

Consulta también: [Imágenes](#), [Vídeo](#), [Noticias](#), [Mapas](#), [Más](#) ▼

**MakingHomeAffordable.gov** -

[www.howcanistopaforeclosure.com](http://www.howcanistopaforeclosure.com)

Sitios patrocinados

**Making Your Home Affordable.** Let Us Fight For You And Save Your Home.

**Making Home Affordable** - [www.MMCLoanMod.com](http://www.MMCLoanMod.com)

Find Out How Modification Programs Can Make A Difference

Sitios patrocinados

**Turn \$100 N2 \$100,000**

**Leveraged Gold Layaway Plans:**  
Acquire Gold Just 40% On The Dollar!  
<http://poormansgold.com>

**Mortgage Rate 4.50% Fixed**

Current mortgage rates at 40-year  
lows. Fed cuts rate below 0.25%.  
[Mortgage.RefinanceFrontier.com](http://Mortgage.RefinanceFrontier.com)

**Home**

Find **Home** - Hot Listings - View Pics  
[www.DreamHomesSanDiego.com](http://www.DreamHomesSanDiego.com)

**home Course Scams**

Find Out Which Gurus Are The Real  
Deal And Who Is Out To Scam You.  
[InfomercialScams.com](http://InfomercialScams.com)

**making home affordable**

Home owner benefits. See if you are  
eligible today!  
[MortgageFit.com](http://MortgageFit.com)

Anúnciate aquí...

### **Making Home Affordable - Home**

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) · [Página en caché](#) · [Traducir esta página](#)

### **"Making Home Affordable"**

As promised, the Obama administration today released details on the plan it  
announced last month to help troubled owners keep their **homes**. "Two weeks  
ago, the President laid out a ...

[blog.seattlepi.com/realestatenews/archives/163379.asp](http://blog.seattlepi.com/realestatenews/archives/163379.asp) · [Página en caché](#) · [Traducir esta página](#)

### **Making Home Affordable Plan Expected to Help 4-5 Million Homeowners ...**

caption id=attachment\_6715 align=alignleft width=300 caption=New stimulus logo] [caption] The full details of President Obama's Homeowner  
[www.zillow.com/blog/details-are-in-making-home-affordable-plan-expected-to-help-4-5-million...](http://www.zillow.com/blog/details-are-in-making-home-affordable-plan-expected-to-help-4-5-million...) · [Página en caché](#) · [Traducir esta página](#)

### **BALANCE: Making Home Affordable Program**

In March 2009, the federal government introduced the **Making Home Affordable**  
program. As the name implies, its purpose is to help struggling homeowners stay  
in their **homes** by giving ...

[www.balancepro.net/education/publications/makinghomeaffordable.html](http://www.balancepro.net/education/publications/makinghomeaffordable.html) · [Página en caché](#) · [Traducir esta página](#)

### **FinancialStability.gov | U.S. Department of the Treasury**

... Announces Receipt of Applications to Become Fund Managers under Public  
Private Investment Program . 04/28/2009 Obama Administration Announces New  
Details on **Making Home Affordable** ...

[www.financialstability.gov](http://www.financialstability.gov) · [Página en caché](#) · [Traducir esta página](#)

### **Home Ownership Center - Making Home Affordable**

Recently President Obama announced a comprehensive plan to help homeowners  
avoid foreclosure by providing **affordable** and sustainable mortgage loans.

[www.hocmn.org/Making-Home-Affordable.cfm](http://www.hocmn.org/Making-Home-Affordable.cfm) · [Página en caché](#) · [Traducir esta página](#)

### **BCU - Making Home Affordable**

With over a billion dollars in total assets, BCU is one of the nation's top 100 credit  
unions and the third largest in Illinois. Serving more than 100,000 members, BCU  
prides ...

[www.bcu.org/HomeAffordable.aspx](http://www.bcu.org/HomeAffordable.aspx) · [Página en caché](#) · [Traducir esta página](#)

### **Making Home Affordable Program**

On February 18, 2009, President Obama announced his **Making Home**

**Affordable** Program, designed to help up to 7-9 million families avoid foreclosure by restructuring or refinancing ...  
www.realtor.org/government\_affairs/gapublic/homeowner\_afford\_stability\_plan ·  
[Página en caché](#) · [Traducir esta página](#)

**Making Home Affordable Refinance Program**  
The **Making Home Affordable** Refinance Program is the portion of the new economic stimulus bill designed to help homeowners refinance their mortgages in order to avoid foreclosure ...  
www.superpages.com/supertips/home-affordable-refinance.html · [Página en caché](#)  
[caché](#) · [Traducir esta página](#)

**Making Home Affordable - Modification Evaluator**  
Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE  
www.makinghomeaffordable.com/evaluator.html · [Página en caché](#) · [Traducir esta página](#)

**MakingHomeAffordable.gov** - Sitios patrocinados  
www.howcanistopaforeclosure.com

**Making Your Home Affordable.** Let Us Fight For You And Save Your Home.

**Making Home Affordable** - www.MMCLoanMod.com  
Find Out How Modification Programs Can Make A Difference

1 2 3 4 5 **Siguiente**

[Headed to Mexico for Spring Break? Consider this.](#)

making home affordable 

# **ATTACHMENT M**

# Get Your FREE Loan Modification Consultation Today!



As seen on:



## GET STARTED HERE!



Fill out form to begin saving your home!

First Name:

Last Name:

Address:

Zip:

Email:

Phone:

Alt. Phone:

Est. Loan Balance:

Best Time To Call:

Has your lender started the foreclosure process?

Yes  No

Are you currently behind or about to miss a payment?

Yes  No

Do you owe more than your home is worth?

Yes  No

Do you have a second mortgage?

Yes  No



Yes, I would like to receive information and offers from Start A Loan Mod and it's partners.

### Our Network Of Experts Can Help You Stay In Your Home. We Can Help You:

- \* Lower your monthly payment!
- \* Lower your existing loan balance!
- \* Stop foreclosure proceedings!
- \* **SAVE YOUR HOUSE NOW!!!**

Our Modification specialists use a combination of workout plans and develop a personalized strategy to lower your rate and payment, and if need be stop foreclosure. In many instances, we are able to negotiate a lower loan amount for the homeowner.

#### Should I try to do this myself?

You can try to do it on your own. Keep in mind the bank is not your friend. Most people can't negotiate the best loan, so they need someone who understands their rights and the process of loan modification. Congress recently passed laws that give consumers special rights to help them modify their loan. Our network of Negotiators work for you. They are pre-screened and are your advocate throughout the process. Possibly the most important reason you should work with us is the fact that all families who are candidates for loan modification are experiencing very difficult times. Extremely high levels of stress cause sadness and confusion. You need an advocate who understands how difficult it is for you and your family to weather such a storm. We understand. We care. We will help you. We guarantee it!

#### Why will the bank agree to my loan modification?

The bank does not want your house, a lot of the time it costs them more to foreclose than to renegotiate the terms of the loan. Nothing will please the bank more than finding a way for you to stay in your home. Our network of negotiators completely



understand the process needed to prepare your application for a modification. They have modified thousands of loans with all of the major and minor banks. Their history with the bank will quickly stabilize your situation and help your family through the paperwork intensive process. Our network of negotiators will professionally prepare the applications and letters, which makes the banks modification staff better understand your situation when they receive your application.

**Why would a short sale be preferable to a lender than foreclosing on the subject property?**

Foreclosure is an expensive process for a lender. Banks are in the business of making loans, in general they don't want to possess the property. You also must remember that not only is foreclosure a long and arduous process for the bank but it also costs money. If the lender goes through the entire foreclosure process significant costs will accrue including posting the notice of foreclosure and advertising the foreclosure sale.

**What happens to the property if the lender goes through the entire foreclosure process and no one bids on the property?**

If no sale occurs the lender will have to pay not only the advertising and notice fees but they will also be responsible for attorneys fees, trustee's fees, and title insurance. The lender will then be forced to possess the property which will require them to pay for repairs, maintenance, hazard insurance, and property taxes. Furthermore the lender will have to sell the property which will require them to pay not only real estate commissions but also closing costs.

**What is a Loss Mitigation Department?**

This is the lenders department to oversee delinquency of loans prior to foreclosure.

**What is predatory lending?**

Predatory lending is a term used broadly to refer to various illegal and immoral activities many lenders engage in. These practices are a major cause of foreclosures, poor credit and unmanageable financial burdens. Our trained personnel are skilled at spotting predatory practices in your loans and using this to your advantage when negotiating on your behalf.

**Is it too late to save my home?**

No, if your home hasn't been sold yet then there's still hope. Contact us immediately. Start the process to save your home now.

**I've already tried negotiating on my own without much success. What more can you do?**

Fill out our quick application above and you will be contacted at no cost to find out if you qualify. Our network of experienced negotiators are working with lenders, which means they know who to talk to and what to say in order to cut through red tape and get results that are unlikely for an individual to achieve. They only do loan modifications. Nothing else! they are professionals.

**I'm currently in bankruptcy proceedings, can you help?**

Definitely! While it is not possible to renegotiate your mortgage until it has been dismissed from bankruptcy proceedings. Once your mortgage is out of bankruptcy we can then supply the full range of our services to assist you.

**What kind of loan can be modified?**

Almost any loan can be modified. Our knowledgeable network of loan negotiators are trained to deal with all types of loans and lenders. They can help you prevent foreclosure on any type of home loan including Arm, 80/20 HELOC, FHA, Rural Administration, VA, Freddie Mac, Fannie Mae, conventional, and the rest.

**What's the best way for me to stop foreclosure?**

If you believe you face the threat of foreclosure respond immediately. Our processing staff will give you immediate attention to protect your home and family. We give your case personal attention by taking into account your current and past financial situation to find the choice that works for you. Our goal is to prevent foreclosure. We strive to give you more than a quick fix; you'll get a lasting solution to your unique circumstances so you never have to face foreclosure again.

**How long does foreclosure take?**

After you are 90 days past due your lender normally issues a NOD (Notice of Default). Shortly after you receive this notice they will begin the legal process of foreclosure within the court system. Every state has different foreclosure procedures which must be strictly adhered to. If no steps are taken to prevent the foreclosure of your home then it will eventually be sold at auction. Do not wait fill out our form today!

[Privacy](#) | [Unsubscribe](#)

# **ATTACHMENT N**



GET STARTED NOW   
BY FILLING OUT THE FORM BELOW

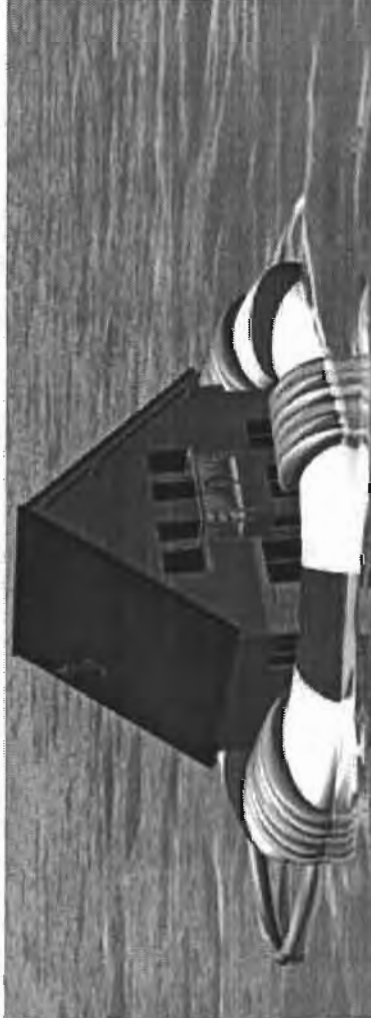
START SAVING YOUR HOME NOW!

Home

FAQs

Privacy

# Facing Foreclosure? RESCUE YOUR HOME!



We can help:



Stop Foreclosure



Reduce Loan Balance



Transfer Overdue Payments



Lower Monthly Payments

Fill out form to begin saving your home!

First Name:

Last Name:

Address:

Zip:

Email:

Phone:

Alt. Phone:

(optional)

Est. Loan Balance:

----Select----

Best Time To Call:

----Select----

Has your lender started the foreclosure process?  Yes  No

Are you currently behind or about to miss a payment?  Yes  No

## We Can Save Your Home!

## Are you behind on your mortgage?

- Facing foreclosure?
- Are banks harassing you?
- Scared of losing your house?

## Let our network of experts help you stay in your home.

- We can help you:
- Lower your monthly payment
- Lower your existing loan balance
- Stop foreclosure proceedings
- Save your house now!!!

Do you owe more than your home is worth?  Yes  No

Do you have a second mortgage?  Yes  No

Yes, I would like to receive occasional offers from

Home Rescue Center and their partners

**SUBMIT FORM**

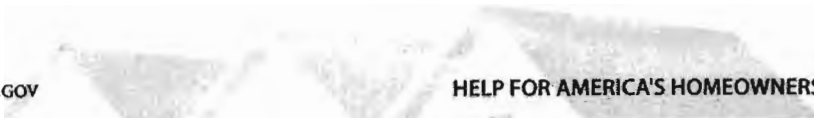
**FILL OUT THE QUICK FORM ABOVE TO GET HELP NOW!!!**



# ATTACHMENT O

Text A+ A- A | En español

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE



ABOUT ELIGIBILITY LOAN LOOK UP FIND A COUNSELOR CONTACT YOUR MORTGAGE SERVICER RESOURCES AUDIO AND VIDEO



## Are You Eligible?

Please use the self-assessment tools provided on this website to see if you are among the 7 to 9 million homeowners who may be able to benefit from Making Home Affordable.

[Find out if you are eligible ▶](#)

### Release: Obama Administration Announces New Details on Making Home Affordable Program

Parallel Second Lien Program to Help Homeowners Achieve Greater Affordability

### Learn About Making Home Affordable

#### Refinancing

Many homeowners pay their mortgages on time but are not able to refinance to take advantage of today's lower mortgage rates perhaps due to a decrease in the value of their home.

#### Modification

Many homeowners are struggling to make their monthly mortgage payments perhaps because their interest rate has increased or they have less income.

› [Frequently Asked Questions](#)

› [Beware of Foreclosure Rescue Scams - Help Is Free!!](#)

To view or print the PDF content on this page, download the free *Adobe® Acrobat® Reader®*

**NEW: Asked and Answered Questions from Homeowners like You**  
Send in your questions about the Making Home Affordable plan and [see the responses](#) to questions from homeowners like you.

### Getting the Help You Need



[View with captioning](#)

In partnership with *FinancialStability.gov*

En español | [About](#) | [Eligibility](#) | [Loan Look Up](#) | [Find a Counselor](#) | [Contact Your Mortgage Servicer](#) | [Resources](#) | [Audio and Video](#) | [Privacy Policy](#) | [Search](#)  
[www.Treas.gov](#) | [www.WhiteHouse.gov](#) | [www.HUD.gov](#)

Text A+ A- A | En español

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE



HELP FOR AMERICA'S HOMEOWNERS

ABOUT ELIGIBILITY LOAN LOOK UP FIND A COUNSELOR CONTACT YOUR MORTGAGE SERVICER RESOURCES AUDIO AND VIDEO



## About

Home > About

To view or print the PDF content on this page, download the free Adobe® Acrobat® Reader®

### ABOUT MAKING HOME AFFORDABLE

The Obama Administration has introduced a comprehensive Financial Stability Plan to address the key problems at the heart of the current crisis and get our economy back on track. A critical piece of that effort is Making Home Affordable, a plan to stabilize our housing market and help up to 7 to 9 million Americans reduce their monthly mortgage payments to more affordable levels.

The Home Affordable Refinance Program gives up to 4 to 5 million homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments. The Home Affordable Modification Program commits \$75 billion to keep up to 3 to 4 million Americans in their homes by preventing avoidable foreclosures.

Our consumer website, [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov), provides homeowners with detailed information about these programs along with self-assessment tools and calculators to empower borrowers with the resources they need to determine whether they might be eligible for a modification or a refinance under the Administration's program. Through this website, borrowers can also connect with free counseling resources to help with outstanding questions; locate homeowner events in their communities; find a handy checklist of key documents and materials to have ready when making that important call to their servicer as well as FAQs from borrowers in similar circumstances; and much more.

We hope that you will find this website informative and useful as we all work together to solve our nation's housing crisis and put our country on the path to a lasting economic recovery.

### Helpful Links

- [FinancialStability.gov](http://FinancialStability.gov)
- [Refinance Eligibility](#)
- [Modification Eligibility](#)
- [Find a Counselor](#)
- [Homeowner Events](#)
- [Frequently Asked Questions](#)

### Beware of Foreclosure Rescue Scams – Help Is Free!

- There is never a fee to get assistance or information about Making Home Affordable from your lender or a HUD-approved housing counselor.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan. *Do not pay – walk away!*
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never submit your mortgage payments to anyone other than your mortgage company without their approval.

The Obama Administration has launched a coordinated effort across federal and state government and the private sector to target mortgage loan modification fraud and foreclosure rescue scams that threaten to hurt American homeowners and prevent them from getting the help they need during these challenging times. [Click here for more information.](#)



In partnership with [FinancialStability.gov](http://FinancialStability.gov)

En español | [About](#) | [Eligibility](#) | [Loan Look Up](#) | [Find a Counselor](#) | [Contact Your Mortgage Servicer](#) | [Resources](#) | [Audio and Video](#) | [Privacy Policy](#) | [Search](#)  
[www.Treas.gov](http://www.Treas.gov) | [www.WhiteHouse.gov](http://www.WhiteHouse.gov) | [www.HUD.gov](http://www.HUD.gov)