Dear Henry Somerfeld,

Your lender has hired trustee Clear Recon Corp to sell your property on 11/2/2016.\*

At RA & Associates, our experienced real estate attorney may be able to delay, if not indefinitely stop, the foreclosure sale date on your property. This is not a loan modification, bankruptcy or short sale. Our analysis begins with a FREE evaluation of your case WITH ONE OF OUR ATTORNEYS.

## You may be eligible for assistance if, any one or a combination of these, applies to you:

- You have never applied for a loan modification
- You have applied for a loan modification, but your lender is giving you the "run around"
- You have applied for a loan modification, but your lender "misplaces" or "never receives" your documents
- You have been denied for a loan modification for a vague or improper reason
- You have not received a written denial to your loan modification
- Your lender has not assigned a personal customer relations manager (CRM) to your loan modification review
- You were previously approved for a "Trial Modification," but the lender never gave you a permanent loan modification
- Your lender foreclosed on you after you were approved for a loan modification

## What we may get you (any one or a combination of these):

- Stop your foreclosure sale date
- Lower your mortgage payments
- Lower your principle balance
- Get you money from your lender
- Keep you in your property

Call now for a FREE consultation with one of our attorneys.

## Call Now 844-550-3003

RA & Associates A Law Corporation Anton Abramyan, Esq.

<sup>\*</sup>This may be a projected sale date. Information obtained from public record sources and not from your lender. We are not sponsored by or affiliated with your current lender. RA & Associates is a professional law corporation. The information in this letter is general in nature and your own situation may vary.

Eligibility Code: 715161234

Re: UNITED PACIFIC MTG \_

Contact: 1-888-507-0217

Henry Somerfeld:715161234

FOLD

Assigned Department: Home Retention

LOLD

## **PAYMENTS REVIEW NOTICE**

A recent review of your property has determined that you may be eligible to receive immediate assistance. Your UNITED PACIFIC MTG loan has been reviewed by our department and your current loan may be subject to a lower interest rate, principal reduction, HARP 2.0 Refinance or elimination of your 2<sup>nd</sup> mortgage.

UNITED PACIFIC MTG is one of the approved lenders authorized to offer aggressive loan workout options to qualified borrowers. This is a big incentive to help move loans to better programs.

Under the specifications of this program, your current mortgage would have a new monthly payment of \$2,561 or less.\*

Mortgage Amount: \$693,000

New Rate: 2.00/3.00% Fixed

New Mortgage Payment: \$2,561

This offer is good for 30 days and is subject to certain conditions. No other notice will be issued and no phone calls will be made to you. Please reference your eligibility code: 715161234

Toll Free: 888-507-0217 Eligibility Code: 715161234

Se Habla Espanol