



*The*  
*Masters*  
*Weekend*



*A Gathering of Experts*



Saving the.  
**American**

**DREAM**



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**Mission  
Statement:  
Saving the  
American  
Dream,  
one home at a  
time.**



# Saving the American Dream is Different...

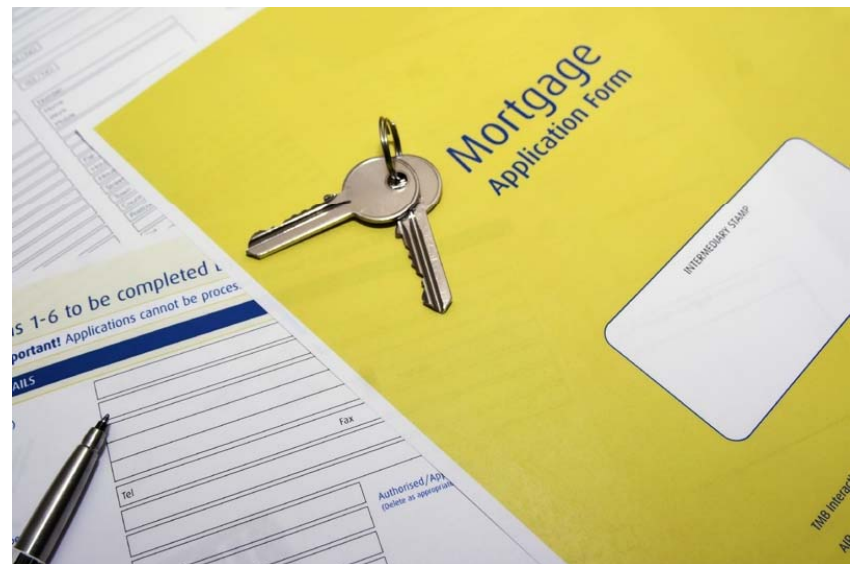
We are not a loan modification company!



We are not a short sale company!

With traditional short sales and loan modifications the homeowner must:

- Prove hardship
- The principal balance is not decreased
- It is a short term solution
- Loan term and interest rate can increase
- You must financially **re-qualify**
- You may have to leave your home!





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For years, banks were approving loans without regard for the borrowers ability to repay!

This practice seemed fine when property values were going up every year, but now property values are falling!





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# Who really owns your loan?





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# Saving the American Dream is Different...

At Saving the American Dream we perform a  
200+ point audit on your original loan  
documents to identify state and federal  
violations.



We then turn our audit results  
over to a team of expert  
attorneys.





Saving the American Dream's audit results provide legal professionals with the leverage they need to negotiate a benefit to the borrower. This may include a reduction in principal, monthly payment and/or interest rate.



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In some cases, you  
may even be able to  
rescind the entire  
loan!





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# You may be a candidate for a loan audit if.....

- You are behind on your payments
- Are negotiating a Short Sale
- Are negotiating a Loan Modification
- Are upside-down on your mortgage
- Are contemplating bankruptcy
- If your value has decreased
- If you are in an ARM or Option ARM loan

**In short, if you own a home!**



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# Estimated Program Timeframe.....



## First 7-14 Business Days:

- Application Received
- Quality Control Review
- Welcome Phone Call
- Welcome Packet Sent



## 14-21 Business Days:

- 1st Registered demand letter sent to lender requesting loan documents.

## 30-90 Business Days:

- Loan documents received from the lender



## 60-120 Business Days:

- Audit Performed
- Verbal verification with borrower
- Additional items requested from borrower

Upon completion, your audit is packaged and forwarded to a team of expert attorneys at no additional charge!





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## 90-180 Business Days:

- Settlement letters sent
- Attorney begins the negotiations with your lender



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In an average of 3-6 months, the result may be that your loan is handed back to you with a reduction in principal, monthly payment and/or interest rate!!

# Cost of Audit and Legal Services:



Home Value Under  
\$350,000 =  
Four payments of \$1,450

Home Value  
Exactly \$350,000 or Over  
=  
Four payments of \$2,450

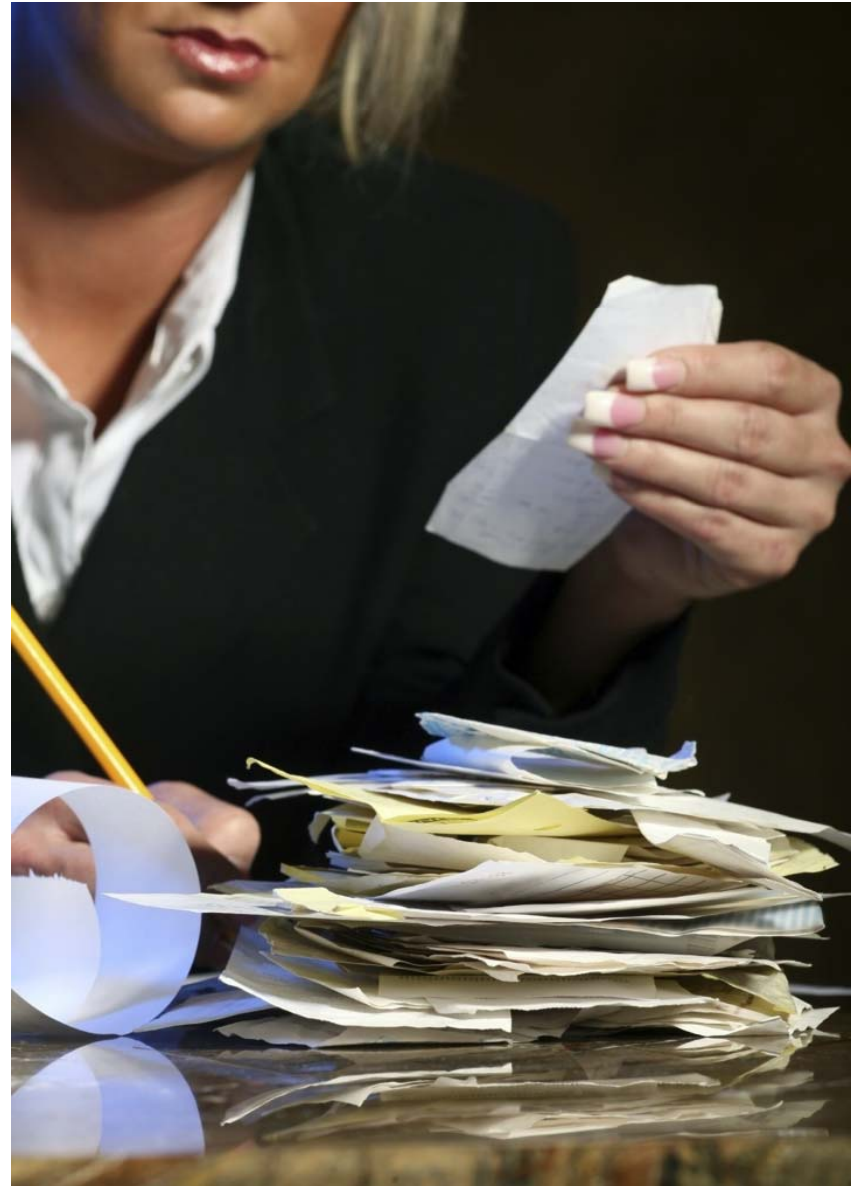
# How Can I Afford to Make My Mortgage Payment and Join Your Program?



We can not advise anyone to stop paying their mortgage. This is a personal decision that is different for all homeowners.

But, Ask yourself this question....

How is it going to get better?



# Money Back Guarantee

When Saving the American Dream is unable to identify any state or federal violations related to your loan or your documents, and you decide that you do not want to proceed with a qualified law firm to assist you in negotiating with your lender, you will receive a 100% refund of the money you paid to Saving the American Dream.



# Money Back Guarantee

If after consulting with Saving the American Dream you decide not to proceed, we will refund 100% of the money you paid to Saving the American Dream less a processing equal to your first payment.

# What if my Client is in Notice of Default or Notice of Trustee Sale? (NOD or NOT)

Client's application will go directly to the will go  
Directly to Law Group



Home Value Under  
\$350,000 =  
Four payments of \$1,650

Home Value  
Exactly \$350,000 or Over =  
Four payments of \$2,650

Law Firms may not give refunds.

# How Do I Get Started?

You probably still have a lot of questions. We have hundreds of representatives ready to meet with you and help you through every step.

To get started all you need is our Client Packet, which includes the following:

1. Application
2. Notarized Limited Power of Attorney
3. Signed Agreement
4. Borrower Authorization
5. Current Mortgage Statements
6. Check or Credit Card for First Payment



**For more information  
on joining our  
program or our team  
please contact your  
local representative.**

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