



# East Lion

## Realty and Mortgage

# Secure Your Future Today!

## Let East Lion Realty Be Your Full Service Solution To Mortgage Recovery

We would like to thank you for considering East Lion Realty and Mortgage as a resource for your mortgage recovery needs. We are dedicated to developing a long-term business relationship, and feel confident you will be satisfied with our efforts.

East Lion Realty and Mortgage is a leader in the field of short sale negotiating. With over 125 years of combined experience in mortgage and real estate and over \$1.4 billion in successful closings, our services are quick and easily implemented. We have a comprehensive knowledge of all the ins-and outs and rules and regulations applicable to foreclosure situations.

Our ability to offer full personal attention on a multi-transaction level has created a successful relationship with our Clients, Lenders, and Affiliates. Our unique combination of client dedication, highest level of professionalism and industry expertise sets us apart from other Realtors and Agents in the field, and enables us to be the trusted leader in short sale process.

## The Authority in Pre-Foreclosure Services

### *Has a hardship effected your ability to pay your mortgage?*

- Job Loss?
- Illness or Injury?
- Divorce?
- Increase in payment due to scheduled adjustable rate change?
- Any other unexpected life event?

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#### **We may be able to help!**

By conducting a thorough analysis of your particular situation we may be able to assist you in identifying and implementing the best possible solution towards mortgage recovery.

#### **Specialists in helping homeowners avoid foreclosure.**

Many troubled homeowners simply give up and give in to foreclosure process, often without being fully educated and aware of the options available to them.

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Foreclosure situations tend to be time sensitive so please contact us today for a **FREE** consultation

## Options To Keep Your Home

### **REFINANCE**

If there is enough equity in your home, we maybe able to quickly refinance your home. Sometimes in as little as 72 hours.

### **REPAYMENT PLAN**

An agreement where you resume marking regular monthly payments in addition to paying a portion of past due payments, until the loan is current.

### **MODIFICATION**

If you can make payments on your loan, but do not have enough money to bring the account current, the lender may be able to modify the terms of your original loan to bring your loan current.

### **SPECIAL FORBEARANCE**

A written repayment agreement between a mortgagee and mortgagor, which contains a plan to reinstate an asset that is minimum three mortgage payments due and unpaid.

What We Do	What We Don't Do	What We Need To Do
<ul style="list-style-type: none"> <li>• Listen to you, so we understand how to help</li> <li>• Discuss arrangements to allow you to live in your home during the short sale procedure</li> <li>• Provide guidance, so that you can move in the right direction quickly</li> <li>• Put together a great Short Sale file, so your lender will want to work with us</li> <li>• Work diligently with your Lender's Loss Mitigation and Asset Management Group</li> <li>• Explain the proposed Foreclosure Protection Act 2008</li> <li>• Offer Credit Counselling &amp; Assistance</li> <li>• At all times PUT YOUR INTERESTS FIRST!</li> </ul>	<ul style="list-style-type: none"> <li>• We don't try and buy your property and take on your equity</li> <li>• We don't recommend that you deed your property to a third party and give up control of your home</li> <li>• We won't like to a lender to save a loan</li> <li>• Never ask for any up front fees - Ever!</li> </ul>	<ul style="list-style-type: none"> <li>• Call us for a private and personal consultation</li> <li>• Complete a financial information Request Form</li> <li>• Work with us to help prepare a letter explaining why you are behind on your mortgage payments. include any documentation that supports the reason for delinquency</li> <li>• Provide copies of all your most recent pay stubs for all borrowers</li> <li>• Verification of any other income (example: social security, pension, child, support etc.)</li> <li>• Provide a copy of your most recent federal income tax return of request for extension</li> <li>• Provide copies of all property tax bills (paid and unpaid) for the past 12 months</li> </ul>

## Options To Avoid Foreclosure

### DEED IN LIEU OF FORECLOSURE

The bank may accept title to your property as settlement of the debt without having to foreclose on your property.

### SHORT SALE

A short sale of your home is completed through negotiation with the existing lender(s) in which the lender(s) agrees to accept less than the full amount owed to satisfy the debt allowing the debt to be 'paid off', short. If the payoff amount of your loan is greater than the current fair market value of your property, you may qualify to sell your home for less than what you owe.

### SOLUTIONS

We are the solution for distressed homeowners to avoid foreclosure and mitigate its associated negative credit impact – All at no cost to you!

### SERVICES

As a leader in foreclosure negotiation and short sales, East Lion Realty and Mortgage provides a unique and comprehensive array of loss mitigation services, from contacting the Trustee involved in your foreclosure, to listing your home on the market and negotiating the sale, all while protecting your interests and credit.

### STRATEGY

Short sales tend to be time-consuming, complicated, and a frustrating process. As leaders in short sale negotiation, we consistently provide personalized and dedicated service, expert implementation in getting your home on the market for sale, and expert negotiating with your lender to resolve your problems.



## Additional Services

For help with other debts, you may consider contacting a counseling agency.

To reach an agency in your area, call **1-800-596-4287**. You will be asked to enter your zip code, then you will be provided with a phone number for an agency near you. All agencies reached through this number are approved by the department of housing and urban development.

Some of the non-profit organizations you can find on the internet are:

Consolidated Credit Counseling Services  
[www.consolidatedcredit.org](http://www.consolidatedcredit.org)

Novadebt  
[www.novadebt.org](http://www.novadebt.org)

For self-employed people score  
[www.score.org](http://www.score.org)

For senior citizens call elderly care locator  
**1-800-677-1116**

## Contact Us

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