

**BEFORE THE ARKANSAS SECURITIES COMMISSIONER  
CASE NO C-11-0211**

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ARKANSAS SECURITIES DEPT.

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**IN THE MATTER OF:  
THOMAS C. MATEVIA, P.A. D/B/A  
LEGAL HOME LOAN SOLUTIONS**

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**RESPONDENTS**

**REQUEST FOR CEASE AND DESIST ORDER**

The Staff of the Arkansas Securities Department (“Staff”) received information and has in its possession certain evidence that indicates Thomas C. Matevia, P.A. d/b/a Legal Home Loan Solutions (“Matevia”) has violated provisions of the Arkansas Fair Mortgage Lending Act (“FMLA”), Ark. Code Ann. §§ 23-39-501 through 23-39-518 and the Rules of the FMLA (“Rules”).

**Administrative Authority**

1. This matter is brought in connection with violations of sections of the Arkansas FMLA and is therefore properly before the Arkansas Securities Commissioner (“Commissioner”) in accordance with Ark. Code Ann. § 23-39-514(d).

**Respondent**

2. Matevia is a business entity that has its main office in Jupiter, Florida. Matevia has never been licensed under the FMLA in Arkansas in any capacity.

### **Facts Supporting Request for Cease and Desist Order**

3. In October 2009, Arkansas resident one ("AR1") contacted Matevia concerning a modification of the terms of AR1's residential mortgage loan. AR1's residence is located in Little Rock, Arkansas.

4. After AR1's initial contact with a loan administrator employee of Matevia, Michele Sharpe, AR1 received a packet of documents from Matevia. The packet of documents Matevia sent to AR1 included: a form titled Documents Needed for Modification (attached hereto as Exhibit 1); a form titled Statement of Information (attached hereto as Exhibit 2); a Loan Information Worksheet (attached hereto as Exhibit 3); a form titled Personal Household Budget (attached hereto as Exhibit 4); a Department of Treasury IRS form 4506-T, Request for Transcript of Tax Form (attached hereto as Exhibit 5); three sample letters of hardship (attached hereto as Exhibit 6); a Home Affordable Modification Program Hardship Affidavit (attached hereto as Exhibit 7); an Authorization From (attached hereto as Exhibit 8); and a ACH Payment Authorization Agreement (attached hereto as Exhibit 9). The information required from AR1 to complete the forms provided by Matevia is the standard personal financial information required from a borrower, like AR1, by a mortgage broker or lender during the mortgage loan application process. AR1 completed and sent all of the paperwork to Matevia. After AR1 sent the completed paperwork to Matevia, AR1 had numerous e-mail contacts with a negotiator employee of Matevia, Christina or Chrissy J. LeMaster, concerning the progress of the negotiations with AR1's mortgage holder. Ultimately, Matevia and its employees were unable to successfully obtain a mortgage loan modification for AR1.

5. AR1 paid an advance fee of \$2,750.00 to Matevia by electronic draft. Although Matevia, was unsuccessful in renegotiating AR1's mortgage loan, Matevia never refunded or returned any part or portion of the \$2,750.00 advance fee to AR1.

6. Seven other Arkansas residents were solicited for mortgage loan modification services by employees of Matevia. Arkansas residents two through eight ("AR2-AR8") all paid fees to Matevia in the following amounts: AR2 paid \$500.00, AR3 paid \$2,000.00, AR4 paid \$500.00, AR5 paid \$2,000.00, AR6 paid \$2,000.00, AR7 paid \$900.00, and AR8 paid \$900.00. In addition, AR2-AR8 received paperwork from Matevia similar to that detailed in paragraph four. Matevia kept most or all of the fees collected from AR2-AR8 without successfully renegotiating the mortgage loans for these Arkansas residents.

7. Matevia and its employees conducted loan modification activities on behalf of AR1-AR8 and was compensated by AR1-AR8 without holding licenses from the commissioner under the FMLA.

### **Applicable Law**

8. Rule 5003-3(c)(1) of the Rules states that a person offering or negotiating loan modification services is, at least at a minimum, indirectly acting as a loan officer. Therefore, any person who directly or indirectly solicits, accepts, or negotiates; or offers or attempts to solicit, accept, or negotiate loan modifications for a borrower; and receives compensation or gain is required to be licensed as a loan officer.

9. Rule 5003-3(c)(2) of the Rules states that any person who directly supervises individuals who solicit, or negotiate; or offer or attempt to solicit, accept, or negotiate loan modifications for compensation or gain are required to be licensed as mortgage brokers.

10. Ark. Code Ann. § 23-39-503(b) states that it is unlawful for any person other than an exempt person to act or attempt to act, directly or indirectly, as a mortgage broker, mortgage banker, loan officer, or mortgage servicer with any person located in Arkansas without first obtaining a license from the commissioner under the Arkansas FMLA.

11. Ark. Code Ann. § 23-39-503(c) states that it is unlawful for any person to employ, to compensate, or to appoint as its agent any person to act as a loan officer, unless the loan officer is licensed as a loan officer with the Department under the FMLA.

12. Ark. Code Ann. § 23-39-513(4) states that it is unlawful for any person other than an exempt person to pay, receive, or collect, in whole or in part, any commission, fee, or other compensation for brokering a mortgage loan in violation of this subchapter, including a mortgage loan brokered or solicited by any unlicensed person other than an exempt person.

13. Ark. Code Ann. § 23-39-514(d) states that upon finding that any action of a person is in violation of the Arkansas FMLA, the Commissioner may summarily order the person to cease and desist from the prohibited action.

### **Conclusions of Law**

14. As detailed in paragraphs three through seven, Matevia violated Ark. Code Ann. § 23-39-503(b) eight times when it solicited and attempted to act as a mortgage broker with AR1-AR8 without first being licensed under the Arkansas FMLA.

15. As detailed in paragraphs three through seven, Matevia violated Ark. Code Ann. § 23-39-503(c) eight times when it allowed its employees to act as loan officers with AR1-AR8 without first being licensed as loan officers under the FMLA.

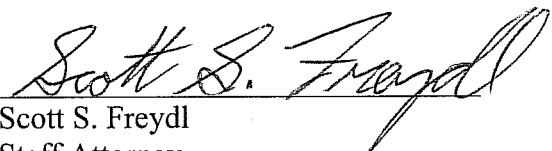
16. As detailed in paragraphs three through seven, Matevia violated Ark. Code Ann. § 23-39-513(4) eight times when it collected advanced fees in the total amount of \$11,550.00 from AR1-AR8 for attempting to renegotiate AR1-AR8's mortgage loans without first being licensed as a mortgage broker under the FMLA.

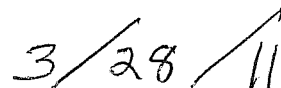
17. The conduct, acts, and practices of Matevia and its employees threaten immediate and irreparable public harm. A cease and desist order is in the public interest and is appropriate pursuant to Ark. Code Ann. § 23-39-514(d).

**Prayer for Relief**

**WHEREFORE**, the Staff respectfully requests that the Commissioner order Matevia and its employees to immediately CEASE AND DESIST from acting or attempting to act as a mortgage broker and/or loan officers in the State of Arkansas until it and they are properly licensed under the Arkansas FMLA; and, for all other relief to which the Staff may be entitled.

Respectfully submitted,

  
\_\_\_\_\_  
Scott S. Freydl  
Staff Attorney  
Arkansas Securities Department

  
\_\_\_\_\_  
Date

**Documents Needed for Modification**

Below is a list of required documents YOU need to provide us in order for us to process YOUR LOAN MODIFICATION. The sooner YOU send us the required documents the faster we will be able to forward them to your lender and begin negotiating the modification of your loan. If you need help obtaining any of these documents, please contact us and our loan processors will be happy to assist you.

1.      **Authorization Form(s) & Attorney/Client Engagement Agreement and Mortgage Loan Modification Payment Authorization:** These three forms must be signed by the borrowers and returned immediately to us in order to allow us to start the Loan Modification process with your lender.

2.  **Hardship Letter:** Your letter needs to reflect as much detail as possible about your hardship over the last few years. (How you ended up with the type of loan is a good starting point). Your assigned loan processor will review your letter and advise you if it correctly explains your hardship. (See sample Hardship Letters)

3.  **Mortgage Statement & Legal Notices:** Please include most recent statements from your mortgage company with your loan number. If you have received any **LEGAL NOTICES** from Attorneys representing your lender or any **NOTICES OF DEFAULT**, it is important for you to provide us with copies.

4.  **Personal Tax Returns:** Last 2 years (1040 all schedules).

5.  **W2 Forms:** Last 2 years. (See below for Self Employed)

6.  **Bank Statements:** copies of your last 3 months statements.

7.  **Paycheck Stubs:** current paystubs for 1 month.

8.  **Statement of Information Form, Loan Information Worksheet, Borrower Financial Statement and 4506-T Form:** These forms are on our website and all need to be completed by you. The speed of your modification depends on receiving the paperwork from you as soon as possible. Please contact us if you need help.

9.      **Social Security Retired/Disability income:** Please provide 2007 & 2008 social security eligibility letters and most recent 2 months bank statements, showing these deposits.

**Self Employed (Only)**

10.      **Profit and Loss Statement:** Year to Date

11-09

The Law Offices of  
THOMAS C. MATEVIA P.A.  
LEGAL HOME LOAN SOLUTIONS  
250 West Indiantown Road, Suite 108, Jupiter, FL 33458

STATEMENT OF INFORMATION - Please Complete

Borrower's Information:

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_ Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Property Address \_\_\_\_\_

City Little Rock State AR Zip Code 72223

Phone Number \_\_\_\_\_ Cell Number \_\_\_\_\_ Email \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_ Years on Job \_\_\_\_\_

Employer Address \_\_\_\_\_

City \_\_\_\_\_ State MD Zip Code 63045

Have you ever filed for Bankruptcy  Yes  No - If yes, please provide filing Date \_\_\_\_\_  
 Chapter 7  Chapter 13

Co-Borrower's Information:

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Social Security Number \_\_\_\_\_ Number of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Phone Number \_\_\_\_\_ Cell Number \_\_\_\_\_ Email \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_ Years on Job \_\_\_\_\_

Employer Address: \_\_\_\_\_

City Little Rock State AR Zip Code 72205

Have you ever filed for Bankruptcy  Yes  No - If yes, please provide filing Date \_\_\_\_\_  
 Chapter 7  Chapter 13

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**LOAN INFORMATION WORKSHEET** -- Please Complete and Sign

Complete this worksheet to the best of your ability. Our Administrator will be happy to help you complete this worksheet if you are unsure.

**BORROWER AND PROPERTY INFORMATION**

Borrower's Name \_\_\_\_\_ Co-Borrowers Name \_\_\_\_\_

Property Address \_\_\_\_\_ City LITTLE ROCK State AR Zip Code 72223

Owner Occupied  Yes  No - If yes, Number of years: 9  Second  Rental  Investment

Mailing Address (if different) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**CURRENT LOAN INFORMATION - 1st Loan**

Mortgage Company: \_\_\_\_\_ Current Balance \$ \_\_\_\_\_

Monthly Mortgage Payment \$ 22 Escrows  Yes  No

Tax per month \$ 10 Ins \$ \_\_\_\_\_ Current Interest Rate: 4.125  Fixed  ARM  Option ARM

Terms of Loan: 30 year Option ARM Balloon Payment  Yes  No - If yes, Due Date: \_\_\_\_\_

Lender has filed a Notice of Default  Yes  No - If yes, Date: \_\_\_\_\_ Delinquent Amount \$ \_\_\_\_\_

Lender has started a Foreclosure Proceeding  Yes  No - If yes, Date: \_\_\_\_\_

Have you previously attempted a Loan Modification with your Current Lender?  Yes  No - If yes, Date: \_\_\_\_\_

Is this Property subject of a Bankruptcy:  Yes  No - If yes, please provide filing Date: \_\_\_\_\_

**CURRENT LOAN INFORMATION - 2nd Loan**

Mortgage Company: \_\_\_\_\_ Current Balance \$ \_\_\_\_\_

Monthly Mortgage Payment \$ \_\_\_\_\_ Escrows  Yes  No

Tax per month \$ \_\_\_\_\_ Ins \$ \_\_\_\_\_ Current Interest Rate: \_\_\_\_\_  Fixed  ARM

Terms of Loan: \_\_\_\_\_ Balloon Payment  Yes  No - If yes, Due Date: \_\_\_\_\_

Lender has filed a Notice of Default  Yes  No - If yes, Date: \_\_\_\_\_ Delinquent Amount \$ \_\_\_\_\_

Lender has started a Foreclosure Proceeding  Yes  No - If yes, Date: \_\_\_\_\_

Have you previously attempted a Loan Modification with your Current Lender?  Yes  No - If yes, Date: \_\_\_\_\_

11-11-09 11-11-09  
 Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Borrower \_\_\_\_\_ Date \_\_\_\_\_



Loan # [REDACTED]

EXHIBIT 4

# Personal Household Budget

Date: 10.05.09

Income	Monthly Amount	Annualized	Percent
Net pay	\$ [REDACTED]	\$ [REDACTED]	40.43%
Second Job - Net Pay	\$ [REDACTED]	\$ [REDACTED]	59.57%
Investments			
Interest			
Other			
<b>Total income</b>	\$ [REDACTED]	\$ [REDACTED]	<b>100.00%</b>

Routine (or Fixed) Expenses	Monthly Amount	Annualized	Percent
Cable TV, [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	5.38%
Car payments			
Child care	\$ [REDACTED]	\$ [REDACTED]	17.00%
Credit card payments			
Insurance (health, life and property) <i>CAR &amp; LIFE</i>	\$ [REDACTED]	\$ [REDACTED]	4.53%
Internet Service Provider			
Rent or mortgage	\$ [REDACTED]	\$ [REDACTED]	48.16%
Student Loans			
Taxes	\$ [REDACTED]	\$ [REDACTED]	0.57%
Telephone <i>CELL phone</i>	\$ [REDACTED]	\$ [REDACTED]	5.67%
Utilities <i>ELECTRIC/WATER</i>	\$ [REDACTED]	\$ [REDACTED]	5.95%
Other [REDACTED]	\$ [REDACTED]	\$ [REDACTED]	12.75%
<b>Total routine expenses</b>	\$ [REDACTED]	\$ [REDACTED]	<b>100.00%</b>

Variable Expenses	Monthly Amount	Annualized	Percent
Babysitting			
Food	\$ [REDACTED]	\$ [REDACTED]	44.84%
Transportation (incl. gas, maintenance, parking, & taxis)	\$ [REDACTED]	\$ [REDACTED]	17.94%
Vacation			
Clothing (Purchases, Dry Cleaning)			
Education	\$ [REDACTED]	\$ [REDACTED]	8.97%
Entertainment			
Gifts (Birthdays, Holidays, Weddings)			
Hair care, body care (hair cuts, manicures, tanning)	\$ [REDACTED]	\$ [REDACTED]	3.59%
Medication, Medical Visits, Glasses/Contacts	\$ [REDACTED]	\$ [REDACTED]	2.24%
Savings			
Other	\$ [REDACTED]	\$ [REDACTED]	22.42%
<b>Total variable expenses</b>	\$ [REDACTED]	\$ [REDACTED]	<b>100.00%</b>

<b>Total monthly fixed and variable expenses</b>	\$ [REDACTED]
<b>Difference between monthly income and expenses: surplus / (deficit)</b>	(\$ [REDACTED])

Form **4506-T**

(Rev. January 2008)

Department of the Treasury  
Internal Revenue Service

### Request for Transcript of Tax Return

▶ Do not sign this form unless all applicable lines have been completed.  
Read the instructions on page 2.

▶ Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. <u>[Redacted]</u>	1b First social security number on tax return or employer identification number (see instructions) <u>[Redacted]</u>
2a If a joint return, enter spouse's name shown on tax return <u>[Redacted]</u>	2b Second social security number if joint tax return <u>[Redacted]</u>

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code  
[Redacted] Little Rock, AR 72223

4 Previous address shown on the last return filed if different from line 3  
[Redacted]

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.  
LEGAL HOME SOLUTIONS  
200 West Indian town Rd suite 108  
SUPERTER, FLORIDA 33458

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . .

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . . .

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . .

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Most requests will be processed within 10 business days . . . . .

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . . .

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.  
12/31/2008      12/31/2007         /   /            /   /   

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Signature (see instructions) <u>[Redacted]</u>	Date <u>11-11-09</u>	Telephone number of taxpayer on line 1a or 2a <u>[Redacted]</u>
Title (if line 1a above is a corporation, partnership, estate, or trust) <u>[Redacted]</u>	Date <u>11-11-09</u>	
Spouse's signature <u>[Redacted]</u>	Date <u>[Redacted]</u>	

The Law Offices of  
THOMAS C. MATEVIA P.A.  
LEGAL HOME LOAN SOLUTIONS  
250 West Indiantown Road, Suite 108, Jupiter, FL 33458

**SAMPLE 1: LETTER OF HARDSHIP**

Date

To Whom It May Concern:

*Our mortgage payment will be increasing soon because our adjustable rate mortgage is due to reset at a much higher interest rate.*

*Our mortgage payment will increase \$\_\_\_\_\_ per month. We have not missed a payment but because of the economy our income has decreased (explain the decrease in income, such as working less hours, change in job, working for less pay, one of the borrowers lost their job, etc, or due to an illness and unexpected high medical bills or any other personal reason that affects your income in a negative way).*

*We do not want to lose our home and we are requesting a loan modification that would allow us to stay here, even though we owe more than our house is currently worth.*

*We will cooperate with you by providing the necessary personal financial information that will allow you to make a proper decision.*

Thank you,

(Borrower Signature)

(Co-Borrower Signature)

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**SAMPLE 2: LETTER OF HARDSHIP**

Date

To Whom It May Concern:

*Our mortgage payment has increased because our adjustable rate mortgage was reset at a much higher interest rate.*

*Our mortgage payment has increased \$\_\_\_\_\_ per month. We have not been able to make all of our mortgage payments because our income has decreased, due to the economy. (Please explain the decrease in income, such as working less hours, change in job, working for less pay, one of the borrowers lost their job, etc, or due to an illness and unexpected high medical bills or any other personal reason that affects your income in a negative way.)*

*We do not want to lose our home and we are requesting a loan modification that would allow us to stay here, even though we owe more than our house is currently worth.*

*We will cooperate with you by providing the necessary personal financial information that will allow you to make a proper decision.*

Thank you,

*(Borrower Signature)*

*(Co-Borrower Signature)*

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250 West Indiantown Road, Suite 108, Jupiter, FL 33458

**SAMPLE 3: LETTER OF HARDSHIP**

Date

To Whom It May Concern:

*Due to circumstances, most beyond our control, we have not been able to make all of our scheduled mortgage payments.*

*The main reason we have fallen behind is because (explain the decrease in income, such as working less hours, change in job, working for less pay, one of the borrowers lost their job, etc, or due to an illness and unexpected high medical bills or any other personal reason that affects your income in a negative way).*

*We do not want to lose our home and we are requesting a loan modification that would allow us to stay here, even though we owe more than our house is currently worth.*

*We will cooperate with you by providing the necessary personal financial information that will allow you to make a proper decision.*

Thank you,

(Borrower Signature)

(Co-Borrower Signature)

### Home Affordable Modification Program Hardship Affidavit

Borrower Name (first, middle, last): \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Co-Borrower Name (first, middle, last): \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
 Property Street Address: \_\_\_\_\_  
 Property City, ST, ZIP: Little Rock, AR 72223  
 Servicer: \_\_\_\_\_  
 Loan Number: \_\_\_\_\_

In order to qualify for \_\_\_\_\_'s ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower		Co-Borrower	
Yes	No	Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."

Yes	No	Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."

Yes	No	Yes	No
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

## Information for Government Monitoring Purposes


The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. **You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it.** If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. **If you do not wish to furnish the information, please check the box below.**


<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information		<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino	
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White		<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White	
<b>Sex:</b> <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male		<b>Sex:</b> <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	
<b>To be Completed by Interviewer</b>		Interviewer's Name (print or type)	
<input type="checkbox"/> Face-to-face interview		Interviewer's Signature                      Date	
<input type="checkbox"/> Mail		Interviewer's Phone Number (include area code)	
<input type="checkbox"/> Telephone		Name/Address of Interviewer's Employer	
<input type="checkbox"/> Internet			

### Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.
3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.

- 8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.
- 9. I/we authorize and consent to Servicer disclosing to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us or retained by Servicer in connection with the Home Affordable Modification Program.

 \_\_\_\_\_ 12-08-09  
Borrower Signature                                  Date

 \_\_\_\_\_ 12-08-09  
Co-Borrower Signature                                  Date

E-mail Address: \_\_\_\_\_  
Cell Phone # \_\_\_\_\_  
Home Phone # \_\_\_\_\_  
Work Phone # \_\_\_\_\_  
Social Security # \_\_\_\_\_

E-mail Address: \_\_\_\_\_  
Cell Phone # \_\_\_\_\_  
Home Phone # \_\_\_\_\_  
Work Phone # \_\_\_\_\_  
Social Security # \_\_\_\_\_

Explanation: \_\_\_\_\_



The Law Offices of  
THOMAS C. MATEVIA P.A.  
LEGAL HOME LOAN SOLUTIONS  
250 West Indiantown Road, Suite 108, Jupiter, FL 33458

**AUTHORIZATION FORM** – Please Complete and Sign

This form will serve to acknowledge that the captioned mortgagor has authorized **The Law Offices of Thomas C. Matevia P.A.** to act on their behalf to resolve their mortgage problems. This is in accordance with Title 24 of the CFR 203.500(HUD).

**Lender**

1<sup>st</sup> Loan: \_\_\_\_\_

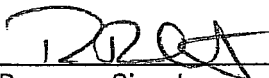
**Mortgagor/Borrower(s)**

Borrower Name:	_____
Co-Borrower Name:	_____
Property Street Address:	_____
City, State, Zip:	LITTLE ROCK, AR 72223
Borrower Social Security #:	_____
Co-Borrower Social Security #:	_____

**Mortgagee/Lender**

Lender:	_____
Loan Number:	_____
Street Address:	P.O. Box 5770
City, State, Zip:	Simi VALLEY, CA 93062 - 5170
Phone Number:	800-669-0120

**Mortgagor's Signatures**

  
Borrower Signature

10-30-09  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

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**ACH PAYMENT AUTHORIZATION AGREEMENT**

Total Fee Due \$ 2750.<sup>00</sup>

First Payment:	Month <u>OCT</u>	Day <u>23</u> , 2009	Payment Amount \$ <u>1250.<sup>00</sup></u>
Second Payment:	Month <u>NOV</u>	Day <u>23</u> , 2009	Payment Amount \$ <u>750.<sup>00</sup></u>
Third Payment:	Month <u>DEC</u>	Day <u>23</u> , 2009	Payment Amount \$ <u>750.<sup>00</sup></u>

**CUSTOMER BANK INFORMATION**

Customer Name _____		Name on Account _____	
Bank _____		Phone Number _____	
Address _____	City _____	State _____	Zip Code _____
Routing Number _____		Account Number _____	

**PAYMENT AUTHORIZATION**

I authorize my bank to debit my account as identified above according to the above stated terms. This authorization shall remain in effect until the final payment has been made.

Any changes such as bank account numbers will require a new payment authorization form to be filled out and submitted to Thomas C. Matevia P. A. d/b/a Legal Home Loan Solutions for processing with the Service Provider and the Bank.

I understand that this payment plan may be cancelled by the Service Provider or Thomas C. Matevia P.A. d/b/a Legal Home Loan Solutions due to NSF (Non- Sufficient Funds). I understand and agree that I will be liable to pay any NSF fee of \$25.00 (or the amount allowable by law), which may be automatically debited for each NSF fee.

I represent and warrant that I am authorized to execute this ACH Payment Authorization Agreement for the purposes of implementing this payment plan. I agree to indemnify and hold the Service Provider, the Bank and Thomas C. Matevia P. A. d/b/a Legal Home Loan Solutions harmless from damage, loss or claim resulting from their reliance on this Agreement.

CLIENT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_