



GBH will audit mortgage documents for this report. Documents such as sales contracts, court proceedings and other documents that are not specifically related to the client's mortgage and closing, will not be audited. Client(s) understands that all documents that are forwarded to GBH will become property of GBH and will not be returned to client(s). Your completed audit will be sent to you via e-mail from your Case Manager.

Client(s) understands that GBH is a facilitator and a Mortgage Assistance Firm. GBH is not a Modification Specialist Company or Foreclosure Related Home Rescue Servicer. GBH will not give legal advice to Client(s), but defer to GBH Attorney's once retained. The report produced is a comprehensive report generally used in court for Truth-In-Lending Act (TILA) violations, Real Estate Settlement Procedures Act (RESPA) violations or Title and Securitization matters. The report generated is NOT a Foreclosure Related Home Rescue Service pursuant to F.S. 501.1377. The purpose of the report is to educate the client on any Federal or State Violations in their loan package and violations from their Lender.

You are hiring GBH to conduct an accurate and fair audit regardless of the depth of violations found. Payment for the audit is based on the work being performed and not the final results.



B. ITEMS NEEDED (Please submit a complete file)

Please check the boxes as you get your documents together. The most important part of the audit is having the proper paperwork and making sure all documents are legible.

- Form 1003 (Loan Application)
- Mortgage or Deed of Trust
- Warranty Deed (if applicable)
- Signed Note
- Note Rider
- Addendum to the Note
- RESPA Servicing or Transferring Disclosure
- Appraisal Report
- Mortgage Statement from recent servicer
- Court Filings (if applicable)
- Disclosure Statement referencing MERS (Mortgage Electronic Registration System) (if applicable)
- Affiliated Business Agreement (if applicable)
- Any recent correspondence, default or bankruptcy notices (if applicable)
- All information from your current lender, including loan modification paperwork and any recent court document that you may have with the existing lender
- Current servicer's information and loan number
- Any court documents from your current servicer. This is important, because recent transfers will not show up in our searches and could alter the outcome of your audit.



C. ENTIRE AGREEMENT

1. This agreement and the terms and conditions contained herein, shall constitute the entire agreement and the complete understanding between GBH and the client(s), unless amended by a subsequent written instrument signed by GBH and the Client(s). The laws of the state of Florida shall govern this agreement.

2. Client agrees to remit payment for services outlined.

3. CLIENT AGREES TO PAY THE AMOUNT INDICATED TO GBH AS STATED AND AGREED UPON PRIOR TO ENGAGEMENT AGREEMENT FOR SERVICES BEING PROVIDED. CLIENT IS PAYING FOR THE FAIR AND ACCURATE REPORT.

Terms and Conditions

I/We understand that we are entering into an agreement for the purchase of an audit. The cost of the audit is for services provided.

Borrower #1.

Case Manager

NAME: _____

NAME: _____

PRINT NAME: _____

PRINT NAME _____

Borrower#2

DATE: _____

NAME: _____

PRINT NAME: _____