



Auto Loan Securitization Audit

Homeowners Information (Please print clearly)

BORROWER		CO-BORROWER		
BORROWERS SOCIAL SECURITY NUMBER		CO-BORROWERS SOCIAL SECURITY NUMBER		
SUBJECT PROPERTY ADDRESS		CITY	STATE	ZIP
HOME PHONE	WORK PHONE	MOBILE PHONE		
E-MAIL ADDRESS				

Auto Loan Financing Company

First Lender:	Loan Number:
Original Loan Amount: \$	Current Loan Balance: \$
Months Behind (if any):	
PLEASE PROVIDE ATTORNEY INFORMATION BELOW (if applicable).	
Attorney Name:	Attorney Phone:
Attorney Address:	City: State: Zip:

This agreement is made and is voluntarily entered into on this _____ day of _____, 20_____, by and between _____, herein referred to as "Client(s)" and GBH, Inc., The terms and conditions are set forth below.

A. RESPONSIBILITIES

- Client(s) have enlisted the services of GBH to investigate and audit client's auto loan documents. AP will have a report prepared, which will disclose any possible state or federal violations that it discovers.
- GBH will only audit auto loan documents for the report. Documents such as sales contracts, court proceedings and other documents that are not specifically related to the clients financing, will not be audited. Client(s) understands that all documents that are forwarded are 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 an auditing firm only. GBH is **NOT** a legal firm or an attorney. GBH is not a Modification or Negotiating Specialist company. GBH will not represent or give legal advice to Client(s). The report produced is a comprehensive report generally used in court for Truth-In-Lending Act (TILA) violations or Title and Securitization matters. The purpose of the report is to educate the client on any Federal or State Violations in their loan package and be used as a legal instrument or leverage in settling their account and attempting to expunge their negative credit reporting.
- You are hiring GBH to conduct an accurate and fair audit regardless of the depth of violations found and understands there's a chance that there may not be any errors or fraudulent activity within your loan package. 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.

- All the paperwork you received from the finance department when you purchased your car.
- Any financing company letters or notifications you received after purchasing your car.

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 in the "Client Service Agreement".
3. CLIENT AGREES TO PAY THE AMOUNT INDICATED TO GBH, INC. AS STATED BELOW FOR SERVICES BEING PROVIDED. CLIENT UNDERSTANDS THEY ARE PAYING FOR THE FAIR AND ACCURATE REPORT REGARDLESS OF THE AUDIT REPORT FINDINGS.

Terms and Conditions

I/We understand that entering into an agreement for the purchase of an audit. The cost of the audit is for services provided and not the results of the audit. In the case no errors or violations are found within the findings of the audit, there will be no refund. GBH, Inc. has the right to contract third party auditing services that will provide quality audits.

The completed audits do not favor the lender or the borrower. The audits only represent the facts.

An audit is usually completed in **four (4) to six (6) weeks** and could take longer, depending on the current, paperwork provided and the amount of research needed, etc. Providing a complete file will help expedite the process. Incomplete files will present untimely delays.

If you cannot locate a document needed for the audit, you should first contact your audit financing company and ask for the specific document(s) needed.

Disclaimer: I/We understand and take full responsibility for how I/we Auto Loan Securitization Audit. I/we understand that it is in my best interest that I have the final Auto Loan Securitization Audit reviewed by an attorney, as an attorney will be able to represent me/us better than proceeding this course of action on your own. If I/we do decide to negotiate with the financing company on our own, and attempt to use the audit report as evidence, I/we do so at my/our own risk. I further understand that it is my responsibility to provide ALL requested documents and that the audit will not start until ALL requested documents are received.

IN WITNESS WEHREOF, each party to this agreement has caused it to be executed on the date indicated below.

CLIENT

GBH, INC.

Signature

GBH Staff Member Signature

Printed Name

Case Manager Printed Name

Date

Account Executive Manager Printed Name

Price: \$

Date