

US Loan Auditors

US LOAN AUDITORS 100% MONEY BACK GUARANTEE

US Loan Auditors, LLC guarantees an accurate and professional analysis of your loan scenario and loan documentation performed by an expert in real estate finance. US Loan Auditors, LLC guarantees to provide a comprehensive report of the factual findings and outline potential Federal, State, and Local violations that may have occurred in the loan documentation, or in the events that transpired leading up to the origination of the loan documentation. If the Audit fails to identify sufficient violations of State or Federal Law for an attorney to proceed with litigation then the Client shall receive a full refund of all fees paid within 30 days of conclusion of audit.

FEES AND COSTS

Client agrees to pay US Loan Auditors, LLC an amount equal to one percent (1%) of Client's original mortgage balance(s) [\$ _____] (\$2,000 minimum) for US Loan Auditors' analysis of Client's loan scenario and audit documentation. Client further agrees to pay US Legal Advisors, LLC a monthly service fee in an amount equal to one half (1/2) of their total monthly principle and interest mortgage payment(s) for the property, [\$ _____] (\$1,000 minimum) for the processing of the Client's legal action.

ARBITRATION

If a disagreement arises between US Loan Auditors, LLC or US Legal Advisors, LLC and Client for any reason regarding the services performed or the fees charged, Client agrees to initially bring the disagreement to the attention of US Loan Auditors, LLC management or US Legal Advisors, LLC management, discuss any issue that Client may have regarding services performed or fees charged and we will make every attempt to resolve any issue. However, if a dispute arises that cannot be settled, Client, US Loan Auditors, LLC and US Legal Advisors, LLC agree to utilize the services of a licensed Arbitration Service to resolve the dispute. Client, US Loan Auditors, LLC and US Legal Advisors, LLC agree that the determination of the arbitrator will be final.

CLIENT ACKNOWLEDGEMENTS

IF YOU CANNOT READ AND UNDERSTAND EACH ITEM PLEASE ASK FOR ASSISTANCE!

Client acknowledges by their initials below, their complete understanding and agreement with the terms set forth in each item. For the purpose of these Acknowledgements US Loan Auditors, LLC and US Legal Advisors, LLC will be collectively referred to as "USLA".

____ I understand that USLA is not my Attorney and is not acting in such a capacity.

____ I understand that the Loan Audit is not legal advice, is not a substitute for legal counsel and no one at USLA has offered me legal advice.

____ I understand that USLA is not a foreclosure rescue company or a foreclosure consultant. I have not been promised that any services provided by USLA will stop my foreclosure.

____ I understand that the purpose and goal of the services provided by USLA are for use in pursuing predatory lending litigation.

____ I understand that the timelines indicated in USLA's process flows are typical time frames; however each case is unique and may have special circumstances that may lengthen our typical time frames. Because of this USLA makes no guarantees or warranties with regard to time frames.

US Loan Auditors, LLC
2882 Prospect Park Drive, Suite 350
Rancho Cordova, CA 95670
888-55-AUDIT - Toll Free
916-256-3991 - Direct

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I understand the monthly service fee paid to US Legal Advisors, LLC is paid for on-going legal case management, legal filing fees, legal administrative fees, and case support services for my Attorney. It is not a 'retainer' fee and in no way creates an Attorney - Client relationship between myself and US Legal Advisors, LLC.

I understand that should I choose to not enroll in the legal process provided by US Legal Advisors, LLC, I am not entitled to a refund of the fees paid for the Audit provided by US Loan Auditors, LLC.

I acknowledge that no one employed by or associated with USLA has told me to stop making my monthly mortgage payment(s). I understand that doing so is solely at my discretion.

I acknowledge that no one employed by or associated with USLA has indicated, promised or guaranteed that my lender's continued collection efforts, such as phone calls and written correspondence will cease.

I understand that the Attorney that will be assigned to my case is independent counsel and is not employed by USLA.

I understand that I will be asked to sign a separate Legal Services Agreement with my assigned Attorney. This allows the Attorney to be compensated out of the proceeds of any negotiated or Court-ordered settlement.

I understand that the choice of venue, i.e. Federal or State Court, is at the sole discretion of the Attorney to whom my case is assigned to.

I acknowledge that no one employed by or associated with USLA has made any promises, speculation or guarantees as to what the outcome of my case may be.

OTHER

This Service Provider Agreement and the performance of services shall be governed by the laws of the State of California.

By signing below, I acknowledge and understand this Agreement.

Client/Borrower Signature _____

Client/Co-Borrower Signature _____

Date _____

US Loan Auditors, LLC _____

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SERVICE PROVIDER AGREEMENT

This Agreement is made between _____, hereafter referred to as Client, and US Loan Auditors, LLC and US Legal Advisors, LLC. This agreement is effective as of the date on the signature line below.

It is agreed that US Loan Auditors, LLC will provide an analysis of Client's past real estate financial transaction(s) through a comprehensive review of all paperwork and transaction data concerning Client's real estate loan(s) to identify potential infractions of predatory lending and/or other Federal, State or Local violations, and that such review is designed for use in a predatory lending lawsuit – it is not a foreclosure rescue service.

Further, if potential infractions of predatory lending and/or other Federal violations are found during the audit of Client's documents, Client agrees to employ US Legal Advisors, LLC to process the documents required by legal counsel to prosecute the Client's claim. Client agrees to engage referred legal counsel as Client's attorney to evaluate Client's options and educate Client in explaining the potential options for remedy.

Client agrees to defend and hold harmless US Loan Auditors, LLC and US Legal Advisors, LLC from and against any liability of any nature whatsoever arising out of or in connection with services ultimately provided. Client specifically acknowledges that neither US Loan Auditors, LLC, nor US Legal Advisors, LLC has provided any guarantees, promises or predictions of results in any matter and Client understands and agrees that there are no guarantees that a loan audit will reveal any legal violations.

CLIENT DUTIES

Client will supply US Loan Auditors, LLC with all of Client's loan documentation pertaining to the transaction(s) in question. A review of Client's supplied loan documents will be conducted. Findings and determinations will be limited to the actual documents supplied by the Client. It is up to Client to provide all necessary documentation required for a Forensic Loan Audit as specified in US Loan Auditors, LLC document checklist.

CONSENT TO SHARE FINANCIAL INFORMATION WITH THIRD PARTIES

Client expressly agrees to allow both, US Loan Auditors, LLC, their employees and agents, and US Legal Advisors, LLC, their employees and agents, to collect, transfer, and submit any and all personal financial information and/or loan information to the attorney(s), their employees and/or agents, retained to represent Client in connection with their litigation action.

Client expressly understands and agrees that they waive any and all rights, including privacy rights that may exist under any and all State and Federal privacy law including the Gramm Leach Bailey Act. Client agrees to hold US Loan Auditors, LLC, their employees and agents, US Legal Advisors, LLC, their employees and agents and retained attorney(s), their employees and agents, harmless for any and all use and disclosure of Client's personal financial information in regard to conducting a loan audit and litigation.

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