



Compensation for Improper Foreclosures

As part of a settlement agreement with the federal government and certain mortgage servicers, borrowers whose homes were in any stage of the foreclosure process between January 1, 2009 and December 31, 2010 may be eligible for cash or other compensation due to errors in the foreclosure process.

It does not matter when or if the foreclosure was completed as long as the loan had been referred to foreclosure at any time and was active in the process in 2009 or 2010 with one of the servicers listed below:

America's Servicing Co.	Countrywide	National City Mortgage
Aurora Loan Services	EMC	PNC Mortgage
BAC Home Loans Servicing	EverBank/EverHome	Sovereign Bank
Bank of America	Financial Freedom	SunTrust Mortgage
Beneficial	GMAC Mortgage	U.S. Bank
Chase	HFC	Wachovia Mortgage
Citibank	HSBC	Washington Mutual (WaMu)
CitiFinancial	IndyMac Mortgage Services	Wells Fargo Bank, N.A.
CitiMortgage	MetLife Bank	Wilshire Credit Corporation

An Independent Foreclosure Review by third-party consultants will determine if the servicer caused errors or other problems during the foreclosure process and decide whether the customer should receive cash compensation up to \$125,000 (in the most egregious cases) or another remedy such as cancellation of the foreclosure.

Common errors that may have caused financial injury include, but are not limited to:

- Fees or payments were inaccurately calculated, processed, or applied.
- You complied with a modification agreement, but the foreclosure still happened.
- You were waiting for a decision on a modification when the foreclosure occurred.
- The foreclosure action occurred while you were protected by bankruptcy.
- You should have been protected by the Servicemembers Civil Relief Act.

Not all errors necessarily cause financial injury. The independent foreclosure review consultant will decide whether an error requires compensation.

For details and to apply, call 1-888-952-9105 or visit

www.independentforeclosurereview.com

The deadline to apply is December 31, 2012.