

RESIDENTIAL AND COMMERCIAL LOAN MODIFICATION

Trajan Financial has aligned itself with a network of experienced attorneys, nationwide, that has been established to deal with the country wide property owner crisis that has been sweeping over America.

Our multi-dimensional perspective to handling loan workouts and debt restructuring affords us with a unique advantage in terms of understanding the needs of both the borrower and the lender thereby greatly increasing the likelihood of successfully negotiating a loan workout and restructuring that works for both parties. Whether your property is saddled with too much debt and/or you have experienced a loss of tenancy or other problems, we can assist.

Each of the attorneys offers years of legal practice experience and a commitment to aggressive, relentless advocacy on behalf of each client. They have devoted their professional careers to helping their clients with their problems and take extreme pride in the results they achieve.

Foreclosure is far from a foregone conclusion. Our job is to give you a clear understanding of the alternatives available to you. Our experienced and dedicated counselors will work with you to find the solution that suits your situation. At the same time, our loss mitigators will negotiate with the bank for greater flexibility on your behalf.

WE OFFER OPTIONS SUCH AS:

1. **Repayment Plan**

If you are more than 60 days behind in your mortgage payments due to a short term financial setback, our loss mitigators will negotiate with the bank to provide a special payment plan.

2. **Loan Modification**

Our loss mitigators will negotiate with the bank to modify your mortgage agreement by extending the term of the loan (to reduce monthly payments) or by lowering the rate of interest – or both.

3. **Partial Claim**

If you have an FHA mortgage loan and are behind 4-12 months in your mortgage payments, you may be eligible for this plan. A second interest-free mortgage is created from the delinquency amount, payable to the Secretary of Housing Urban Development only after you finish paying off your first mortgage.

4. **Special Forbearance**

If you are in arrears of 3-12 months of mortgage payments due to short term financial hardship, you may qualify. This option divides up the past due amount and tacks it on to 12-18 consecutive monthly mortgage payments. In some cases it may be spread out over a more extended period of time.

5. **Short Sale**

It is in the interest of the banks to avoid the cost and trouble of foreclosure. Thus in a short sale or payoff, the bank agrees to receive a sum which falls "short" of the amount of the loan. (There are tax ramifications and deficiency judgments which could be to a property owner's disadvantage - these need to be discussed.)

Some homeowners find selling their home to be the best way out of long term financial difficulties. Should you choose to sell your home, we will do everything within our power to save you from foreclosure. This will preserve your reputation and protect your credit history.

6. **VA Loan Refunding**

If yours is a VA loan, the VA may buy the loan from the bank to help you save your home. The delinquency amount is then added on to the principal balance. The loan is subsequently re-amortized and becomes non-transferable.

*GET EXPERT ADVICE TODAY.
NO COST, NO OBLIGATION.*

*CALL: 305.431.2828
OR FILL OUT THE FORM BELOW:*