

Free Mortgage Audit Summary Report

The New Earth Foundation, Inc.



PRELIMINARY AUDIT VIOLATIONS*

Homeowner Name: [REDACTED]
 Homeowner Email/Phone: [REDACTED]
 Present Lender: Nation Start Mortgage
 Loan Servicing Audit Risk: Low

Loan Status: Not In Default
 To review your audit, call: Dwight Maxwell
 Email: dwright@strongfamilyfund.com
 Phone Number: 813-531-9527

Federal Laws

FACTA (Fair and Accurate Credit Transactions Act)	Reviewed
FDCPA (Fair Debt Collection Practices Act)	Reviewed
HIPAA (Health Insurance Portability and Accountability Act)	Reviewed
HOEPA (Home Ownership and Equity Protection Act)	Reviewed
HOEPA - Section 32 Calculation (1st Lien)	Reviewed
HOEPA - Section 32 Calculation (Additional Liens)	<i>Not Reviewed (Available in Full Audit)</i>
RESPA (Real Estate Settlement Procedures Act)	Reviewed
RICO (Racketeer Influenced and Corrupt Organizations Act)	<i>Need to Interview Homeowner</i>
TILA (Truth and Lending Act)	Reviewed
TILA APR Check (1st Lien)	<i>Need to Review HUD1</i>
TILA APR Check (Additional Liens)	<i>Need to Review HUD1</i>
UCC (Uniform Commercial Code)	Reviewed
UDAP (Unfair & Deceptive Practices Act)	<i>Need to Interview Homeowner</i>

<u>No Violations Found</u>	<u>Potential Violations</u>
X	
	X
X	
X	
Not HOEPA LOAN	
X	
	X
	X

Calculation Checks

Mortgage Statement Payment Check (1st Lien)*	Reviewed
Mortgage Statement Payment Check (Additional Liens)	<i>Not Reviewed (Available in Full Audit)</i>

<u>No Error Found</u>	<u>Potential Error Found</u>
	You May Be Eligible For A Refund
	X

Note: "Could Not Calculate" errors occur when no interest rate was provided in the form OR the homeowner is In Default. If you receive a "Could Not Calculate" error, we will need to speak with you directly about seeing if you are eligible for a refund.

Strong Family Fund and its legal team can help you challenge your lender, and get you the remedies you deserve. Please see contact information above on how to have this audit explained to you, have your violations addressed, and to find out if more violations exist.

* The New Earth Foundation, Inc.'s free audit results are meant to be used as a directional guide for the homeowner. It is not possible to challenge your lender with these results alone. The homeowner's actual mortgage paperwork must be reviewed to ensure accuracy of audit violations. Free audit calculation errors are based on homeowner input. The homeowner can be eligible for a refund if there were no input errors.