

Foreclosure Bailout Program

PhoneOps Foreclosure Bailout Program

PhoneOps designed this program to help those that are facing foreclosure. Those that had a serious, unexpected situation that happened in their life that made him/her get behind in his/her monthly mortgage payments. This program is a "13-Month Program" that will bail a person out of Foreclosure by refinancing them out of their current mortgage regardless of the amount of mortgage lates, regardless of credit scores as long as it is at least a mid score of 500 and regardless if a recently new career has been started. The home that's facing foreclosure must have equity in order for the Foreclosure Bailout program to be successful along with a detailed devastating event and reliable income to make monthly payments on time for the duration of the 13-month program.

Understanding of the Program

Borrower(s) understand and agree to the following terms to PhoneOps Foreclosure Bailout Program:

Borrower	Co-Borrower
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

I/we understand that a credit report is needed in order to determine if I/we qualify for this program and I agree to pay the invoice of \$45 per person to pull my/our credit.

I/we understand that the Foreclosure Bailout Questionnaire must be filled out completely with full details on what happened as a full understanding of my/our situation will better help me/us to get approved for this program.

I/we understand that this program is a "13-Month Program" and I/we agree to make the new monthly mortgage payments on time every month as making payments on time for 13 months is the main part of PhoneOps Foreclosure Bailout 13-Month Program.

I/we agree during the "13-Month Program", I/we will work on my/our credit to get higher credit scores, payoff current debt & prepping for refinance by the end of the "13-Month Program".

Starting the 12th month of the "13-Month Program", I/we will start the refinance process with PhoneOps. I/we agree to pay for another credit pull for \$45 per person and submit required documents to move forward with the refinance. I/we understand that this would be the best Exit Strategy out from the new Lender and into a new loan with lower interest rates.

By signing below, I/we express intent to accept the Foreclosure Bailout Program and continue with the application. I/we understand and are satisfied with the product and terms that have been offered to me/us.

Borrower: _____ Date: _____ Co-Borrower: _____ Date: _____