

## Disclaimer

New Wave Financial is a financial institution licensed as a Mortgage Brokerage. Our financial expertise enables us to assist our clients in areas like Income Taxes, Mortgages, Forming Corporations and Credit Repair. We implore to our customers who are in financial difficulties to always consult with an licensed professional in such areas.

To all of our families who are losing their homes due to nonpayment, we ask them not to leave their home and to please communicate with their banks so an agreement can be reached. Do not abandon your properties. If you are been foreclosed on, consult with a lawyer specialized in that matter. If you cannot AFFORD a lawyer, there are several non-profit companies that can help you. If you still cannot find a solutions to your legal problem, there are thousands of websites which you can visit and learn how to defend yourselves in a U.S. court as PRO SE defendant. Please never miss the hearings or never seize to answer to your motion since this would mean an automatic loss of your case by default. We offer our opinion if you need to translate or understand the court papers. We have a group of paralegals who can help without any costs. Our service involves the pre-approval of a mortgage loan so your existing investor can act on a logical proposal that involves money through a loan from a Hard Equity Lender for up to 65% LTV of the new property value or 85% LTV if you qualify for a Fannie Mae conventional loan. If you are in court, we will investigate through the webpage of The Security Exchange Commission (SEC) or other entity to make an audit on your current loan searching for any loophole for fraud. The cost of pre-approval process involves the following: \$49 for the Tri-merged Mortgage Credit Report and an e-appraisal for \$450. The administrative cost to analyze the financial information in the SEC website is \$200.

We ask that you consult with a lawyer if your case is worsen. If you need our opinion, which can not be taken as legal advice at no cost, give us a call at 1.888.316.2793.

Thanks,

New Wave Financial