



National Advocacy Program

Call Us Free: (855) 551-2423

HOME SERVICES PROCESS ABOUT US CONTACT US



What is Advocacy?

This is an alternative strategy to get banks to the table in a fair and transparent negotiation without taking the lender into litigation. The old, conventional strategy is to package financials, submit it to the bank, hope that the numbers fit, and that the bank will help. The banks keep refusing to help the

American people after receiving billions of dollars in TARP money to help home owners in need. The banks have been sitting around watching millions of home owners lose their homes.



What exactly is an Advocacy Campaign?

National Advocacy Program researches the individual circumstances of the consumer in their dealings with their lender. We look for faulty lending procedures, and modification moratorium violations.

We also run the HAMP, RESPA and NPV test to determine which program the consumer qualifies under all government programs. We go through this to develop the "case" for the consumer, figure out what the best angle is, what the strongest points of the consumers file are, and draft the complaint and letters for the consumer. The complaints address the outrageous behavior of the bank. Based on the lender and the nature of the outrageous behavior, we identify the proper venue for complaint. Instead of going to court and filing a suit against the bank, we point out the behavior to the agencies that regulate the bank, state officials, and local government officials.

Since the complaints are coming from the individual citizen, not an attorney, the consumer will be dealing with the executive office at the bank. The Executive office can make things happen quickly, rather than the legal department which only tries to wear you down emotionally and make you go away. This program is very personalized for the consumer and their personal experience with the bank. Consumers are very satisfied because it is very empowering to be fighting back against the banks, especially when the complaints and letters are personalized to their experience. Our customer service is second to none. The way the program is structured, the bank will be dealing directly with the consumer, not with a third party. The consumer is in charge throughout this program and they are in control; the communication is going through them. As your advocate, we COACH the consumer on how to deal with the bank throughout the communications with the bank and/or agencies and government officials who may contact them and advise them on next steps.

"This is not a Loan Modification"