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The National Employee Benefits Group

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The National Employee Benefits Group is a financial solutions organization staffed by today's top financial professionals in asset based and non asset based risk management.

With more than 20 years experience in banking and mortgage banking related fields National Employee Benefits Group has the necessary business models that allows for the restructuring of financial strategies to better serve the changing circumstance of today's individual borrowers.

- **Prevent Foreclosures**
- **Loan Modifications**
- **Forbearance**
- **Loss Mitigation**
- **Credit Card Settlements**
- **Credit and Financial Counseling**
- **Home Loans and Re-finance**
- **Credit Re-building and Restructuring**

Be it mortgage home loans, commercial loans, or credit cards The National Employee Benefits Group has the financial programs designed to navigate through difficult situations when crisis hits the lender/borrower relationship.

By understanding thoroughly the offsets and strategies to lenders business models when self preservation and minimization of risk becomes lenders method of operation; The Employee Benefits Groups financial relief programs insulate and protect borrowers through immediate strategic positioning.



There are many paths afforded the borrower not to mention a plethora of protections under both state and federal law. The Employee Benefits Group understands the mentality of lenders in crisis and knows the terminology necessary at the strategic times to overcome the issues that disrupt the financial relationship. Through balance of power and knowledge comes the respect needed to repair, balance and re-implement the lender/borrower relationship. And most can be achieved without involving the legal system which often times becomes quite costly for both parties.

CREDIT REPORTING BUREAUS

Credit repair and re-establishment is a major part of every Employee Benefits Program. It's not just dealing with the symptoms of the disputes but dealing with the root of the financial issues. National Employee Benefits Group brings resolution through its programs for the entire financial situation facing today's borrowers

Being Represented



It is defended by lenders that declining economic environments justify routine adjustments in their lending terms. When borrowers enter financial hardships lenders implement financial strategies to address institutional risk (solely protecting themselves).

Often times these changes lead to a total breakdown in the willingness and/or ability of the borrower to continue the relationship (i.e., interest rate hikes, accelerated balloon notes, max negative amortization ceilings on home loans, reduced credit lines, reduced or suspended HELOCS, etc.)

The National Employee Benefits Group has the strategic financial restructuring programs that bridge the gap between the borrower/lender relationship and the financial hardships that separate them

All is accomplished through a common sense approach combined with the National Employee Benefits Groups long standing financial relationships with the lending world. Secured with protecting clients' rights through applicable law the end result is respect and resolution for our client (the borrower)



National Employee Benefits Group begins immediately by protecting and insulating the client (borrower) through implementing financial strategies to overcome the effects of changed lending policies (i.e., terms and conditions)



Innovative, yet flexible modification principles result in manageable, acceptable financial solutions. All designed to rehabilitate borrowers in a timely and acceptable time frame as to resume the lender/borrower financial relationship.

Credibility Nationwide

Through its financial partnerships The National Employee Benefits Group has more than 200 major bank and financial institutions in financial program.

Bank of America, Chase Bank, Countrywide, Wells Fargo and Citi Financial just a few of the nationally recognized financial institutions that play an important role in bringing financial alternatives to today's evolving housing and credit card crisis.

The Employee Benefits Groups CEO is the former Branch Partner and Branch Manager (Winton, CA.) of the nationally respected mortgage banking operation of Benchmark Mortgage. Benchmark Mortgage is a nationally recognized mortgage bank, financial institution licensed in all 50 states with more than 250+ branches nationwide. With a 9 year Better Business Bureau rating of A+ you can find no better reputation in the industry.

The Employee Benefits Group continues the same traditional standards that built our reputation as a branch of the Benchmark mortgage family