



# LIBERTY

## LAW FIRM

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## Liberty Law Firm

Liberty Law Firm LLC, is the nation's leading Loan Modification and Loss Mitigation Company. The Company and its Management team have assisted thousands of customers in avoiding foreclosures and keeping their homes. The company also has an Institutional Services Division that works with Lenders and Government Entities.

Lenders are willing to negotiate when borrowers are facing financial difficulties and can't obtain other financing alternatives. We show the lender why it would be in the lender's best interest to agree to a workout arrangement. In turn, the lender will reduce the loan interest rate, reduce monthly payment amounts or change other loan terms to allow for an affordable loan to allow the homeowners to avoid foreclosure.





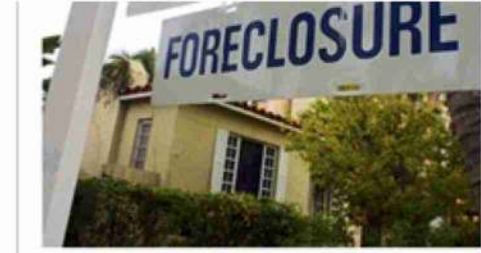
## What is a Loan Modification

The program is designed to achieve affordable and sustainable mortgage payments for borrowers and increase the value of distressed mortgages by rehabilitating them into performing loans. This in turn will maximize value for the banks and to investors in those mortgages.



## What is Loss Mitigation?

Loss mitigation is the process of trying to stop a home foreclosure before it occurs. The loss mitigation process can be led by either an employee or representative of the lender or a third party that works strictly for the best interests of the homeowner. The loss mitigation process is often better handled by a third party due to their experience and the ability to deal with the lending company without a personal attachment to the situation.



## Do they want my house?

Absolutely Not? The fact is, the bank doesn't want your house. What they want is for you to pay your mortgage, and if they can help you do that, many lenders will. True, many lenders right now are in bad shape themselves. The housing sector and housing finance are in a huge mess, many people are losing their homes, most banks will at least try to help homeowners if they believe they can save the mortgage and continue to receive payments on the loan.

Contact us: 1 866-630-0023

3105 E Guasti Road  
Ontario, CA 91761