



Was your home in the FORECLOSURE PROCESS in 2009-2010, and was your mortgage loan serviced by one of the companies listed here?

America's Servicing Co.	EMC	PNC Mortgage
Aurora Loan Services	EverBank/EverHome Mortgage Company	Sovereign Bank
BAC Home Loans Servicing	Financial Freedom	SunTrust Mortgage
Bank of America	GMAC Mortgage	U.S. Bank
Beneficial	HFC	Wachovia Mortgage
Chase	HSBC	Washington Mutual (WaMu)
Citibank	IndyMac Mortgage Services	Wells Fargo Bank, N.A.
CitiFinancial	MetLife Bank	Wilshire Credit Corporation
CitiMortgage	National City Mortgage	
Countrywide		

If you believe foreclosure errors cost you money, you can request a free review of your mortgage foreclosure file by a neutral party. You give up nothing by requesting a review and waive no rights by accepting compensation.

IF AN ERROR IS FOUND, YOU COULD RECEIVE A PAYMENT OR OTHER COMPENSATION THAT MAY INCLUDE REFUNDED FEES, STOPPING OF A FORECLOSURE OR PAYMENTS UP TO \$125,000 PLUS EQUITY.*

Visit IndependentForeclosureReview.com or call 1-888-952-9105 to request a review today. You must submit a Request for Review Form no later than December 31, 2012.

Don't pay for help to request a review. Federal bank regulators—the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency, a bureau of the U.S. Department of the Treasury—are directing and monitoring the review process.

For more information, go to the government websites: occ.gov/independentforeclosurereview or federalreserve.gov/consumerinfo/independent-foreclosure-review.htm

If you need free help to complete the Request for Review Form, contact a HUD-approved nonprofit organization that helps homeowners in distress. Information about HUD-approved nonprofit organizations that can provide free assistance is available at makinghomeaffordable.gov/get-started/housing-expert or by calling 1-855-778-0855.

Si usted habla español, tenemos representantes que pueden asistirle en su idioma para darle información sobre la Revisión Independiente de Ejecución Hipotecaria.

Assistance is also available in over 200 languages, including: Chinese, Korean, Vietnamese, Tagalog, Hmong and Russian.

提供中文幫助。

한국어 도움을 제공합니다.

Помощь на русском языке.

Trợ giúp hiện có bằng tiếng Việt.

Peb muaj cov neeg hais lus Hmoob pab nej.

Available ang tulong sa wikang Tagalog.

**An important message directed by
the Board of Governors of the Federal Reserve System
and the Office of the Comptroller of the Currency
INDEPENDENT FORECLOSURE REVIEW**

* Any payments made to you if errors in your foreclosure are found may be reported to the IRS and may have tax implications. Consult a tax advisor to discuss those implications.