

If your client's loan had violations,  
**how would you know?**

**AmStar's Mortgage Loan Audits** are designed to identify violations, accounting errors, predatory lending practices and outright fraud.

With more than 100 years of experience, our team of auditors looks for violations of state and federal fair lending laws including, but not limited to:

- The Truth-In-Lending Act (TILA)
- Real Estate Settlement Procedures Act (RESPA)
- Equal Credit Opportunity Act (ECOA)
- Fair Credit Reporting Act (FCRA)





## → Are loan violations common?

Yes. Predatory Lending is unfortunately quite common as are Truth in Lending Act violations. In fact, according to the National Fair Housing Alliance, over 50% of borrowers who received high-cost subprime loans could have qualified for lower cost prime loans. And, experts agree that over 80% of all audited loans revealed one or more errors.

Homeowners attempting loan modifications also face difficulties. A study of loan modifications by Alan M. White, a member of the Federal Reserve Board's consumer advisory council, found that banks failed to reduce the principal balance 98 percent of the time. And, nearly 50 percent of the time banks actually increased the monthly payment.

## → How can we help your law firm?

Evidence of a single TILA violation may be enough for you to stop your client's foreclosure. With proof in your hands, you can turn the tables on predatory lenders. Not every loan has violations, but unless your law firm audits the loan, how would your client know -- how would you know?

Working under your direction, our auditors will conduct a complete review of your client's loan documents, work with you to identify possible violations, and prepare the final audit report documenting actionable violations uncovered during the review.

If you would like more information or to order an audit,  
Call **877-717-3444** or visit [www.AmStarLitigation.com](http://www.AmStarLitigation.com)

