



eModifyMyLoan Company Background

eModifyMyLoan was founded with one goal in mind—to help homeowners avoid foreclosure. According to an April 2009 U.S. Foreclosure Market Report™ from RealtyTrac Inc., U.S. foreclosure activity is up 32 percent from April 2008. One in every 374 U.S. housing units received a foreclosure filing in April 2009, the highest monthly foreclosure rate ever posted since the report began in January 2005.

With so many people struggling to keep their homes, the owners of eModifyMyLoan decided to work directly with lenders and put to use their more than 50 years of combined experience working in the real estate finance field. As a result, an easy-to-use online application tool was developed to guide homeowners through the time-consuming and confusing process of determining the likelihood of a loan modification or short sale and then dealing with a lender.

Through proprietary calculations based on individual consumer inputs, the eModifyMyLoan and eShortSaleMyHome backend databases calculate each consumer's economic position and the feasibility of a loan modification or short sale based on current U.S. Treasury Department guidelines. Once the necessary information is captured by the online solution, a completed loan modification or short sale packet is quickly developed for the consumer to submit for consideration.

Homeowners can save time and money and gain back control by using eModifyMyLoan and eShortSaleMyHome products which are the affordable alternatives to dealing with expensive attorneys or loan modification companies that may charge more than 20 times the amount on average and cannot guarantee results. Currently, there is no direct substitute for the eModifyMyLoan and eShortSaleMyHome technology.

Visit www.eModifyMyLoan.com today and you could start saving money while saving your home.