

# Your Independent Foreclosure Review

(NAPS)—Did you face foreclosure in 2009 or 2010? If so, the Office of the Comptroller of the Currency says you may be eligible for a free independent review of your case.

Independent foreclosure reviews let borrowers who faced foreclosure on their primary residences between January 1, 2009 and December 31, 2010 request reviews of their cases if they believe they suffered financial injury as a result of errors in the foreclosure processes of these servicers:

America's Servicing Company, Aurora Loan Services, Bank of America, Beneficial, Chase, Citibank, CitiFinancial, CitiMortgage, Country-Wide, EMC, EverBank/Everhome, Freedom Financial, GMAC Mortgage, HFC, HSBC, IndyMac Mortgage Services, MetLife Bank, National City, PNC Mortgage, Sovereign Bank, SunTrust Mortgage, U.S. Bank, Wachovia, Washington Mutual, and Wells Fargo.

The reviews will determine whether individuals suffered financial injury and should receive compensation or other remedies due to errors or other problems during their home foreclosure process. The reviews were ordered by the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve in April 2011 after the federal regulators found unsafe and unsound mortgage servicing and foreclosure practices among these large, federally regulated mortgage servicers.

Situations that may have led to financial injury include, but are not limited to:

- The mortgage balance at the time of the foreclosure action was more than you actually owed.
- Fees charged or mortgage payments were inaccurately calculated, processed or applied.
- You were doing everything a modification agreement required



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but the foreclosure sale still happened.

- The foreclosure action occurred while you were protected by bankruptcy.

- A foreclosure proceeded on a military member in violation of Servicemembers Civil Relief Act protections.

More than 4 million letters were mailed to potentially eligible borrowers with request-for-review forms and instructions on how to complete and return them. The form lets you describe what you think went wrong. Simply answer the questions to tell your story, include any additional documents you think relevant and return the form by July 31, 2012.

If you believe you are eligible and have not received a form, you can request one from (888) 952-9105, Monday through Friday from 8 a.m. to 10 p.m. (ET) and Saturday from 8 a.m. to 5 p.m. (ET).

For additional information and answers to basic questions about the review process, visit [www.IndependentForeclosureReview.com](http://www.IndependentForeclosureReview.com). Reviews are conducted by independent consultants working under the direction of the federal regulators and may take several months to complete.

You can learn more at [www.occ.gov/independentforeclosurereview](http://www.occ.gov/independentforeclosurereview).

## Did You Know?

If you recently faced foreclosure, the Office of the Comptroller of the Currency says you may be eligible for a free, independent review of your case. Learn more at (888) 952-9105 and [IndependentForeclosureReview.com](http://IndependentForeclosureReview.com).

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