

# Did your home go through **FORECLOSURE** in 2009 or 2010?

If so, you may qualify for an independent review to determine if you are eligible for compensation from participating mortgage servicing companies.

## To apply for the free review, you need to meet ALL THREE of these requirements:

1. The property securing the loan was your primary residence.
2. Your foreclosure was initiated, pending or completed during 2009 or 2010.
3. Your mortgage was serviced by one of the following companies:

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

## You have until Dec. 31 to submit your request.

You can do so online at [www.independentforeclosurereview.com](http://www.independentforeclosurereview.com). Alternatively, you can call 888-952-9105 to request that a review form be mailed to you.

If you apply for a review, you will receive a letter within a week to let you know that your request was received. You will get the results of the review in writing.

For more information, watch this video about the review process: [www.youtube.com/watch?v=Cd3skMm6NxU](http://www.youtube.com/watch?v=Cd3skMm6NxU).

The Federal Reserve Bank of St. Louis encourages you to apply for a review if you qualify.



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For full details, visit: [www.independentforeclosurereview.com](http://www.independentforeclosurereview.com)