

Does your back ache?



We found a cure ...

***DISCLAIMER:***

***We do not guarantee results, you create your own.***

***We do not use our results to market our services, you do.***

***We are not Attorneys, Certified Public Accountants, Brokers, Lenders or Doctors.***

## Homeowner Worksheet

Step 1- Calculate debt ratios by taking your:

gross monthly income x .55% = \$ \_\_\_\_\_ .00  
(the year you signed your loan)



Step 2- Determine whether...

your mortgage payments\* are **more** or **less** than the sum above.

**\* for ARM's use the highest payment on CAP rate**

**\* for Negam's use the fully amortized rate.**

**If your mortgage payments\* are LESS than .55% gross mo. income-** You are fine. Pay your mortgage on time. Do not be refinance or modify unless it is for a shorter term and a lower rate. Stop complaining why you owe more than your house is worth, you haven't paid it off yet. Apply for a decline in value Reassessment (Use Los Angeles County Assessors Form RP-87).

**If your mortgage payments are MORE than .55% gross mo. income-** You found the cause of your aches and pains. Seek help immediately.

You have options:

- 1- do nothing and suffer losses;
- 2- modify your loan and prolong the inevitable;
- 3- listen to someone who went through 1 and 2;
- 4- seek the advice of an Attorney who gets it (very hard to find);
- 5- or realize that you have nothing to lose by trying our...

**Homeowner empowerment medicine.**

Check us out on the web: <http://avenue-s.us/services.html>  
or give us a call: (661)860-4978ph (661)860-4950 phone (661)843-1866 fax