

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, Accountants, Doctors, Brokers, Lenders.

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.**

LESS- 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 answer is **MORE-** You found the cause of your aches and pains.

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 and be like him...

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 ph (661)843-1866 fax

next: some of our debt cures