

**STATE OF NEW JERSEY
DEPARTMENT OF LAW & PUBLIC SAFETY
DIVISION OF CONSUMER AFFAIRS**

**NOTICE OF VIOLATION AND OFFER OF SETTLEMENT
DEBT ADJUSTERS**

November 24, 2009

VIA REGULAR AND CERTIFIED MAIL

In the Matter of:

NEIL ARDOLINO
d/b/a **BEST RESPONSE LOAN MODIFICATION COMPANY** and
BEST RESPONSE LOAN MOD

The Office of Consumer Protection of the New Jersey Division of Consumer Affairs (the "Division") is charged with enforcement of the Consumer Fraud Act, **N.J.S.A. 56:8-1 et seq.** (the "CFA"). The Division has reviewed information concerning commercial practices conducted by Neil Ardolino d/b/a Best Response Loan Modification Company and Best Response Loan Mod ("Respondent" or "you") who maintains an office located at 3010 Bordentown Road, Suite 1A in Parlin, NJ 08859. Specifically, the information reviewed included a contract ("Contract") concerning a service in which you act as an intermediary between a debtor and creditors to renegotiate or modify loan terms. An Investigator's Certification establishing the fact is attached hereto. See Certification of Jared O'Cone ("O'Cone Cert.").

N.J.S.A. 56:8-2 prohibits the act, use or employment by any person of any unconscionable commercial practice in connection with the sale or advertisement of merchandise, which includes the advertisement, offering and sale of debt adjustment services. The advertisement and sale of services by a person without being licensed to conduct such services constitutes an unconscionable commercial practice in violation of the CFA.

Pursuant to **N.J.S.A. 17:16G-2a**, no person other than a nonprofit social service agency or nonprofit consumer credit counseling agency shall act as a debt adjuster. Moreover, pursuant to **N.J.S.A. 17:16G-2b**, it is unlawful for any nonprofit social service agency or non profit consumer credit counseling agency to act as a debt adjuster without first obtaining a license from the Commissioner of the New Jersey Department of Banking and Insurance ("DOBI"). This statute defines debt adjuster to be a person who either (a) acts or offers to act for consideration as an intermediary between a debtor and his creditors for the purpose of settling, compounding, or otherwise altering the terms of payment of any debts of the debtor, or (b) who, to that end, receives money or other property from the debtor, or on behalf of the debtor, for payment to, or distribution among, the creditors of the debtor. See **N.J.S.A. 17:16G-1.c**. A diligent search has revealed that Respondent is not licensed as a debt adjuster. See O'Cone Cert.

A review of the Contract demonstrates that Respondent had engaged in an unconscionable commercial practice and violated the CFA by selling debt adjustment services without being licensed as a debt adjuster. These CFA violations provide the basis for the Director of the Division to assess penalties, pursuant to N.J.S.A. 56:8-13, order payment of investigative costs and attorneys fees and costs of suit, pursuant to N.J.S.A. 56:8-11 & 19, order restoration of fees unlawfully acquired, N.J.S.A. 56:8-15, and order you to cease and desist from engaging in this unlawful activity, N.J.S.A. 56:8-18.

While the Division has preliminarily concluded that there is sufficient basis to initiate an enforcement action against you, it has determined that it will first offer you an opportunity to settle this matter and thereby avoid the initiation of disciplinary proceedings.

IF YOU DO NOT CONTEST THE CHARGES and wish to avail yourself of this settlement opportunity, within fifteen (15) days from the date of this Notice you should sign and return the enclosed Certification and agree to the following:

1. Cease and desist from advertising, offering and selling debt adjustment services; and
2. Pay a penalty in the amount of \$5,000.00, pursuant to N.J.S.A. 56:8-13.

If the sum of \$5,000.00 is remitted along with your signed Certification, you need not do anything further.

IF YOU DO NOT CONTEST THE CHARGES but want to present information to Division representatives about the mitigating circumstances in your case that you believe may persuade the Division to reduce the civil penalty in this matter, you may request an informal **Mitigation Conference**. If you request a mitigation conference, the conference date is January 7, 2010 at 10:00 a.m. Alternatively, you may send written documentation to the Division concerning any mitigating circumstances which may persuade the Division to reduce the penalty. In order to elect either of these options, you must return the enclosed Certification within fifteen (15) days from the date of this Notice. The Division will then review this material and respond to you.


IF YOU CONTEST THE CHARGES, and do not wish to settle the matter consistent with the terms set forth above, you may request a formal **Administrative Hearing** by returning the enclosed Certification within fifteen (15) days from the date of this Notice. In that event, this Notice will serve as notice of the charges against you. You should be aware that in making its final decision, the Division may, if unlawful activity has been proven, order penalties and remedies other than those offered in this letter. Specifically, you may be ordered to: pay civil penalties in an amount not more than \$10,000.00 for the first violation and not more than \$20,000.00 for a second or subsequent violation, pursuant to N.J.S.A. 56:8-13; pay costs to the State, restore to any person aggrieved by the unlawful act or practice any money or property, real or personal, acquired by means of the unlawful act or practice, and/or cease and desist from violating the CFA pursuant to N.J.S.A. 56:8-11, 15, 18 & 19.

Before a determination is made with regard to whether a hearing will be conducted and whether the matter will be heard before the Director of the Division of Consumer Affairs or referred to the Office of Administrative Law, a **pre-hearing conference** will be held. If you request a hearing, your pre-hearing conference has been scheduled on **January 7, 2010 at 10:00 a.m.** **You may be accompanied by an attorney.** Should you have any questions regarding this procedure, or to seek an adjournment of this date, please contact Investigator Louise Garrity, who may be reached at (973) 273-8049.

Your attendance at this pre-hearing conference is **mandatory** and you must show evidence of the legal and factual basis on which you contest the charges. Any failure to appear, without a satisfactory explanation, may result in an order barring you from raising certain defenses at the hearing (**N.J.A.C. 1:1-14**). The purpose of this pre-hearing conference is to discuss the issues in the matter and the defenses which you may wish to raise. You should be prepared to discuss the evidence you would propose to offer at a hearing. It may be helpful if you bring with you to the pre-hearing conference a copy of any documentation that supports your position. If the Division determines that there are no material facts in dispute, you will have an opportunity to submit legal arguments and any documentation that may be relevant to the ultimate disposition of the case, if the charges are sustained. If there are material facts in dispute, an evidentiary hearing will be scheduled. In these proceedings, you, either personally or with the assistance of an attorney, will have an opportunity to respond to the charges and submit evidence and present testimony as may be necessary in order for the Division to make a final determination concerning the charges of unlawful activity.

IF YOU FAIL TO RESPOND to this Notice within fifteen (15) from the date of its issuance, the settlement offer will be withdrawn, and you will be deemed in default. The allegations against you will be deemed uncontested. Thereafter this Notice and the underlying proofs may be reviewed by the Director of the Division and a **Final Order on Default** ("Order") may be issued. Once the Order has been entered, your failure to pay any penalties within the time allowed will result in the filing of a **Certificate of Debt**. Any subsequent violation of the Order with a cease and desist provision is punishable by a \$25,000.00 penalty, pursuant to **N.J.S.A. 56:8-18**. Service of the Order will be deemed effective if sent by certified mail to your last known mailing address.

Office of Consumer Protection

By: 
Laurie Goodman
Acting Executive Director
Office of Consumer Protection

ANSWERING CERTIFICATION

I, _____, hereby acknowledge that I have read and reviewed the Division's Notice dated November 24, 2009 regarding allegations of violations of the Consumer Fraud Act ("CFA"), N.J.S.A. 56:8-1 et seq.

PLEASE CHECK ONE:

_____ **I DO NOT CONTEST THE CHARGES** and acknowledge the conduct which has been charged and **agree** to:

1. Cease and desist from advertising, offering and selling debt adjustment services; and
2. Pay a penalty in the amount of \$5,000.00, pursuant to N.J.S.A. 56:8-13.

If the payment of \$5,000.00 is remitted along with your signed Certification, you need not do anything further.

I understand and acknowledge that I am ordered to cease and desist from acting as a Debt Adjuster unless and until I am licensed with the DOBI. I am also aware that the action taken against me by the Division is a matter of public record, and that the Division's Notice and this Certification are public documents. I am enclosing a bank check or money order in the sum of \$5,000.00 made payable to the "New Jersey Division of Consumer Affairs" and mailing or delivering it to:

New Jersey Department of Law and Public Safety
Division of Consumer Affairs
Case Management Tracking Unit
124 Halsey Street
P.O. Box 45025
Newark, New Jersey 07101
ATTN: Van Mallet

Dated: _____

By: _____
Signature

OR

_____ **I DO NOT CONTEST THE CHARGES** and hereby waive any rights I may have to a hearing in this matter in order to defend myself against any charges, **BUT** I ask the Division to consider mitigating circumstances in my case before rendering its final decision.

_____ I request a **mitigation conference** to present information to Division representatives. I understand that the conference is scheduled for **January 7, 2010 at 10:00 a.m.**

_____ I am submitting **written documentation concerning mitigation circumstances**; I understand that the Division will consider this material before rendering a final decision.

I understand that, if, after considering the mitigation evidence presented, the Division is not persuaded that any reduction in the amounts set forth above and in the notice is warranted or that any of the other terms or conditions should be modified, the following terms may be ordered and I will be obligated to:

1. Cease and desist from advertising, offering and selling debt adjustment services; and
2. Pay a penalty in the amount of \$5,000.00, pursuant to **N.J.S.A. 56:8-13.**

If a modification in these terms is accepted by the Division, I will be notified of the amounts that I must pay. I am also aware that the action taken against me by the Division is a matter of public record, and that the Division's Notice and this Certification are public documents. Failure to comply may subject me to further enforcement proceedings and any failure to make a required payment will result in the filing of a Certificate of Debt.

Dated: _____

By: _____
Signature

OR

_____ **I CONTEST THE CHARGES** and request a formal **Administrative Hearing**. I am submitting documents and additional evidence supporting my request for this hearing. I understand that I am required to attend a pre-hearing conference at which the issues in this matter will be discussed. I will, thereafter, be advised of the time, date and place for the formal hearing if a determination has been made that there are material facts in dispute. I am aware that I may be represented by an attorney and that at the time of the hearing I may offer testimony, documentation and legal argument relevant to the charges. I understand that in making the final decision, the Director may, if unlawful activity has been proven, assess civil penalties in an amount greater than that herein offered in the Division's Notice and may order such other remedies as may be deemed appropriate. I am also aware that this proceeding is a matter of public record and that the Division's Notice and this Certification are public documents.

Dated: _____

By: _____
Signature

CERTIFICATION

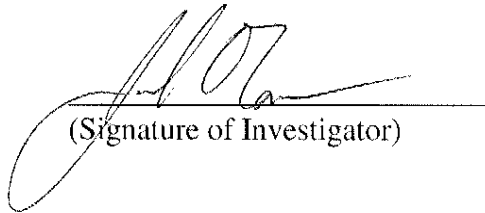
Neil Ardolino
d/b/a Best Response Loan Modification Company
and Best Response Loan Mod
3010 Bordentown Road, Suite 1A
Parlin, NJ 08859

I, Jared O'Cone, being of full age, do hereby certify as follows:

1. I am employed as an Investigator by the Office of the Attorney General, Division of Consumer Affairs, Office of Consumer Protection, 124 Halsey Street, Newark, NJ 07101;
2. I have made a diligent inquiry with the New Jersey Department of Banking and Insurance. This review has indicated that Neil Ardolino d/b/a Best Response Loan Modification Company and Best Response Loan Mod is not registered with the Department as a Debt Adjuster;
3. Attached as "**Exhibit A**" is a true copy of a contract provided to the Division of Consumer Affairs concerning Respondent's debt adjustment services.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: November 24, 2009



(Signature of Investigator)

EXHIBIT A

(Contract)

CLIENT _____

FEE _____

BEST RESPONSE

Loan Modification Company

Client Agreement

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX:732-387-0045

Income and Expenses

Assets

SUBJECT PROPERTY: Address: _____

Number of Mortgages: ① 2 Number of Total Properties Owned: ① 2 3 4 5 6

1st Lender: _____ Balance: _____ Payment: _____ Rate: _____ Fixed/Variable _____

P & I / IO / Option Arm Term: _____ Escrow Y/N Taxes: _____ Insurance _____ HOA: _____

2nd Lender: _____ Balance: _____ Payment: _____ Rate: _____ Fixed/Variable _____

Property Value: _____ Property Type: O/O 2nd NOO --- SFR/Condo/Townhouse/MFH _____

NUMBER of MONTHS BEHIND: 1st _____ 2nd _____ In Foreclosure Y/N Date Served: _____

Monthly Income

EMPLOYMENT:

Homeowner 1:

Employed - Self Employed - Unemployed - Retired - Disability _____

Homeowner 2:

Employed - Self Employed - Unemployed - Retired - Disability _____

Homeowner 1:

Net Income \$ _____

Disability \$ _____

Rental \$ _____

Other \$ _____

Total Monthly \$ _____

Homeowner 2:

Net Income \$ _____

Disability \$ _____

Rental \$ _____

Other \$ _____

Total Monthly \$ _____

Income Comments: _____

(Other/Part Time/Cash/Etc.): _____

Salary income is based on 12 months average

Sign _____ Date _____

Sign _____ Date _____

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX: 732-387-0045

Monthly EXPENSES

LIABILITIES: (Monthly Amounts)

1 st Mortgage Payment \$ _____	Other Installment Loans \$ _____
2 nd Mortgage Payment \$ _____	Auto Insurance \$ _____
Taxes/Insurance/HOAs \$ _____	Gas/Fuel \$ _____
Other Mtg. Pmnt(PMI) \$ _____	Insurance (medical/dental/life) \$ _____
Electric/Gas \$ _____	Credit Cards (minimums) \$ _____
Water/Sewer \$ _____	Student Loans \$ _____
Garbage \$ _____	Child Care/Support \$ _____
Phone/Cell \$ _____	Entertainment \$ _____
Cable/Internet \$ _____	Gifts/Donations \$ _____
Groceries \$ _____	Miscellaneous \$ _____
Car Payments \$ _____	(Describe: _____)

Assets: Liquid Assets Today: \$ _____ Checking/Savings Acct.: \$ _____

Total NET INCOME: \$ _____ **Total NET LIABILITIES:** \$ _____

Discretionary Dollars \$ _____

Sign _____ **Date** _____

Sign _____ **Date** _____

BEST RESPONSE LOAN MOD
3010 BORDERTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX: 732-387-0045

Agreement for Negotiations

This Agreement is made and entered into this ____ day of _____, 200 __, by and between Best Response Loan Mod, _____ (“Client”) subject to and conditioned upon the following:

RECITALS:

WHEREAS Best Response Loan Mod, is in the business of providing an analysis of real estate-secured debt and the examining the potential for restructuring real property-secured debt and the client has retained Best Response Loan Mod, to perform the Research and Analysis --Notice: Best Response Loan Mod are not lenders nor mortgage brokers; and

WHEREAS Client wishes to employ Best Response Loan Mod to negotiate with their current lenders on real estate and some other general debt, Best Response Loan Mod, to negotiate with lenders to restructure the current debts in a way that will allow Client to achieve and maintain financial stability

NOW THEREFORE in consideration of the foregoing and every term, covenant and condition hereafter set forth, Best Response Loan Mod, and Client do hereby understand, covenant and agree as follows:

1. Provide Complete and Truthful Information. Client shall provide Best Response Loan Mod, in a timely fashion, all information requested by Best Response Loan Mod, reasonably necessary for Best Response Loan Mod to perform the Services. Failure by Client to provide Best Response Loan Mod, all information so requested within 30 day's execution hereof shall constitute a waiver by Best Response Loan Mod, of any obligation for performance hereunder. Client expressly represents and warrants to Best Response Loan Mod that he/she/they will at all material times, provide Best Response Loan Mod with information that is accurate and true to the best of their knowledge and belief. Client hereby agrees to defend and hold harmless New Day Financial Solutions, from and against any liability of any nature whatsoever arising out of or in connection with Client's breach, in whole or in part, of the representations and warranties herein contained.

2. Performance of Services. Upon completion by Best Response Loan Mod or an affiliate attorney based processor, we will present to Client the options that that are as a result of such research, indicated, including but not limited to practical ways to improve Clients present debt structure.

3. Fees for Services. For and in consideration of the foregoing, Client agrees to pay to Best Response Loan Mod, the sum of (\$500) only if and when New Day Financial Solutions, LLC has been 100% successful at negotiating an agreement that allows the Client to retain ownership of the property and can afford the new payments to all the client general lenders.

4. Client Advised to Seek Counsel. By virtue of their signature hereunder, Client acknowledges that he/she/they understand that Best Response Loan Mod are not attorneys and do not give legal advice. Best Response Loan Mod strongly urges Client to seek the advice of an attorney before entering into this and any other contract with Best Response Loan Mod, and or any other third party and prior to acting on any recommendation provided to Client by Best Response Loan Mod.

5. Entire Agreement. This Agreement constitutes the entire agreement between the parties. Best Response Loan Mod, makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against Best Response Loan Mod, its

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX: 732-387-0045

officers, directors, employees, agents, brokers and assigns, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of Best Response Loan Mod, or Client's failure to follow any recommendation of Best Response Loan Mod, and whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client.

6. Gender. Whenever used in this Agreement, the singular shall include the plural, the plural shall include the singular, and the neuter gender shall include the male and female as well as a trust, company, corporation, or other legal domestic or foreign entity, all as the context and meaning of this Agreement may require.

7. Headings. The paragraph titles and headings contained in this Agreement are inserted as a matter of convenience and for ease of reference only, and shall be disregarded for all other purposes including the construction or enforcement of this Agreement or any of its provisions.

8. Cross-references. All cross-references in this Agreement, unless specifically directed to another agreement or document, refer to provisions in this Agreement and shall not be deemed to be references to the overall agreement or to any other agreements or documents.

9. Time Essence. Time is of the essence of every provision of this Agreement that specifies a time for performance.

10. Facsimile Signatures. The parties mutually understand and agree that signature of a facsimile copy of this Agreement shall be deemed an original for all lawfully enforceable purposes.

11. Agreement Received. By virtue of their signatures below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective the date first above written.

12. Counterpart Execution. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

BEST RESPONSE LOAN MOD.

CLIENT:

By: Authorized Representative

CLIENT:

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX:732-387-0045

Agreement for Research and Analysis

This Agreement is made and entered into this ____ day of _____, 200__, by and between Best Response Loan Mod, and _____ ("Client") subject to and conditioned upon the following:

RECITALS:

WHEREAS Best Response Loan Mod, are in the business of providing an analysis of real estate-secured and other debt, income and the examining the potential for restructuring and lowering borrower's general debt and real property-secured debt; and

WHEREAS Client wishes to employ Best Response Loan Mod, to perform the following services, ("the Services"): (a) analyze Client's debt situation, (b) research potential debt restructuring options that are or may be available to Client, and (c) present Client with the results of such research.

NOW THEREFORE in consideration of the foregoing and every term, covenant and condition hereafter set forth, Best Response Loan Mod, and Client do hereby understand, covenant and agree as follows:

1. Provide Complete and Truthful Information. Client shall provide Best Response Loan Mod, in a timely fashion, all information requested by and on behalf of Best Response Loan Mod, reasonably necessary for Best Response Loan Mod, to perform the Services. Failure by Client to provide Best Response Loan Mod, all information so requested within 30 day's execution hereof shall constitute a waiver by Best Response Loan Mod, of any obligation for performance hereunder. Client expressly represents and warrants to Best Response Loan Mod, that he/she/they will at all material times, provide Best Response Loan Mod, agents of Best Response Loan Mod, with information that is complete and accurate and true to the best of their knowledge and belief. Client hereby agrees to defend and hold harmless Best Response Loan Mod, from and against any liability of any nature whatsoever arising out of or in connection with Client's breach, in whole or in part, of the representations and warranties herein contained.

2. Performance of Services. Upon receipt of all information from Client and payment in advance for the Services as provided herein, Best Response Loan Mod, shall promptly analyze Client's financial situation, and perform whatever research Best Response Loan Mod, agents of Best Response Loan Mod, determines in its' sole discretion is necessary, reasonable or advisable, in the carrying out of it's duties owed Client. Upon completion of Best Response Loan Mod, analysis and research efforts, Best Response Loan Mod, agents of Best Response Loan Mod, shall present to Client the options that that are as a result of such research, indicated, including but not limited to practical ways to improve Client's present debt structure. Additionally, if Best Response Loan Mod, agents of Best Response Loan Mod, perform as hired and information provided by Client is incorrect and/or insufficient thus causing results not satisfactory to the intent of this Agreement, then Client acknowledges and agrees there will be NO REFUND. Furthermore, if Client independently seeks a Solution which Best Response Loan Mod, agents of Best Response Loan Mod has been hired to perform, then Client forfeits the amount as compensation for services.

3. Fees for Services. For and in consideration of the foregoing, Client agrees to pay to Best Response Loan Mod, upon execution of this Agreement, the sum of 1 -2 % of their current mortgage balance or a pre-negotiated fee as initial payment in advance for the Services. Payment will be stated and signed for by both parties in this agreement.

4. Client Advised to Seek Counsel. By virtue of their signature hereunder, Client acknowledges that he/she/they understand that Best Response Loan Mod, are not attorneys, and do not give legal advice. Best Response Loan Mod strongly urges Client to seek the advice of an attorney before entering into this and any other contract with Best Response Loan Mod, or any other third party and prior to acting on any recommendation provided to Client by Best Response Loan Mod.

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX:732-387-0045

5. Entire Agreement. This Agreement constitutes the entire agreement between the parties. Best Response Loan Mod, agents of Best Response Loan Mod, make no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against Best Response Loan Mod, its officers, directors, employees, agents, brokers and assigns, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of Best Response Loan Mod, or Client's failure to follow any recommendation of Best Response Loan Mod, agents of Best Response Loan Mod, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client.

6. Gender. Whenever used in this Agreement, the singular shall include the plural, the plural shall include the singular, and the neuter gender shall include the male and female as well as a trust, company, corporation, or other legal domestic or foreign entity, all as the context and meaning of this Agreement may require.

7. Headings. The paragraph titles and headings contained in this Agreement are inserted as a matter of convenience and for ease of reference only, and shall be disregarded for all other purposes including the construction or enforcement of this Agreement or any of its provisions.

8. Cross-references. All cross-references in this Agreement, unless specifically directed to another agreement or document, refer to provisions in this Agreement and shall not be deemed to be references to the overall agreement or to any other agreements or documents.

9. Time Essence. Time is of the essence of every provision of this Agreement that specifies a time for performance.

10. Facsimile Signatures. The parties mutually understand and agree that signature of a facsimile copy of this Agreement shall be deemed an original for all lawfully enforceable purposes.

11. Agreement Received. By virtue of their signatures below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective the date first above written.

12. Counterpart Execution. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

BEST RESPONSE LOAN MOD.

CLIENT:

CLIENT:

By: Authorized Representative

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX: 732-387-0045

AUTHORIZATION TO REPRESENT

Date: _____

Lender 1: _____ Re: Loan Number: _____

Address: _____

Lender 2: _____ Re: Loan Number: _____

Address: _____

Subject Property: _____

Dear Sir or Madam;

I/We have authorized this agent of Best Response Loan Mod:

BEST RESPONSE LOAN MOD
3010 Bordertown Ave Ste 1A
Parlin NJ 08859

To represent me/us in all matters regarding the above referenced loan(s).

Borrower 1 Name: _____ Social Security # _____ / _____ / _____

Borrower 2 Name: _____ Social Security # _____ / _____ / _____

Address: _____

Phone: _____

(Borrowers' Signature _____ Date _____

Borrowers' Signature _____ Date _____

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX:732-387-0045

CANCELLATION NOTICE

For Agreement for Research and Analysis

You may cancel this agreement without penalty or obligation at any time within 3 business days of signing the agreement for research and analysis. A refund will be made within 30 days of signing this cancellation notice.

To cancel this agreement, mail or deliver a signed and Notarized dated copy of this cancellation notice to:

**Best Response Loan Mod
3010 Bordertown Ave Ste 1A
Parlin NJ 08859**

I wish to cancel these agreements _____ Date _____
Signature

Signature _____ Date _____

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX: 732-387-0045

Required documentation

#MONTHS BEHIND _____

Client Name(s) _____

Phone Number(s) _____

*Property Address _____

*Mailing Address _____

Please collect all information listed below. Return this form and all required paperwork to **New Day Financial Solutions**.

REQUIRED OF ALL PERSONS ON MORTGAGE:

Complete/Sign all pages of agreement for all individuals on mortgage and initial each page (Note: Financial Statement on Pgs. 3 & 4 must be completed)

Copy of recent mortgage statement for all lenders, copies of any delinquency notices, notice of trustee's sale, notice of default or any other documents that have been received

Past two recent Paystubs

Past two years tax returns (1st 2 pages only)/W2s

Hardship letter (Please type)

Two Months Bank Statements (All Pages)

Last six months Profit and Loss (if self-employed)

Copy of driver's license(s)

Certified Check or Money order Payable to: Best Response Loan Mod.

BEST RESPONSE LOAN MOD
3010 BORDERNTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX: 732-387-0045

RECEIPT FOR RESEARCH & ANALYSIS

NOW THEREFORE in consideration of the foregoing and every term, covenant and condition hereafter set forth, Best Response Loan Mod, and Client do hereby understand, covenant and agree as follows:

For and in consideration of the foregoing, Client has paid to Best Response Loan Mod, upon execution of this Agreement, the sum of \$ _____ as payment in advance for the Services. Payment will be stated and signed for by both parties in this agreement.

CLIENT:

CLIENT:

By: Authorized Representative

BEST RESPONSE LOAN MOD
3010 BORDERTOWN ROAD SUITE 1A PARLIN NJ 08859
PHONE: 732-387-LOAN(5626) FAX:732-387-0045