

Compliance Agreement
(Between CRS & Researcher)

I _____ on _____, 20____ attended a conference call held by LoanSafe Solutions and the Law Offices of Greg Paiva.

I _____, do hereby and agree to the following rules and conditions when dealing with Clients referred to LoanSafe Solutions for the purposes of Loan Modifications, Loan Audits and Short Sales.

1. I understand and accept that I am not an employee of LoanSafe Solutions or Law Offices of Gregory A. Paiva nor will I imply or suggest anything such to any Clients. I further agree and understand that should I imply or that I am an employee or an attorney associated LoanSafe Solutions or Law Offices of Gregory A. Paiva with it will be grounds for immediate removal from the affiliate program.
2. I understand and agree that I am to never guarantee results or give terms of a work out to a homeowner under any circumstances.
3. I understand and agree that a homeowner who has just broken a modification agreement is unlikely to receive another modification agreement and I will convey that to the homeowner. Should the home owner choose to continue with the modification against our advice they understand that if they are denied for a loan modification we will automatically process their file for a short sale and no refund will be issued.
4. I understand and agree that a homeowner that defaults on their loan within one year of having their loan will only qualify for a repayment plan that will require their payment to increase over a 6 to 24 month period.
5. I understand and agree that most lenders will require a good faith deposit in order to enter into a loan work out plan generally equal to 30% of the total delinquency owed on the property. Under no circumstances will I lead the homeowner to believe the deposit they pay for our services is part of the good faith deposit owed to the lender.

Additionally I understand and agree that before I enroll the homeowner in the modification program, I will ask the homeowner if they are able to make this good faith deposit within a 90 day time frame. I understand and agree that if the homeowner in no way can come close to the good faith deposit they will **NOT** qualify for a loan work out program.

6. I understand and agree that I am to thoroughly review all income and expenses with the homeowner and should the expenses far outweigh the income even after we cut all unnecessary debt the homeowner will **NOT** qualify for a loan modification.
7. I understand that Countrywide only allows one loan modification per the life of a loan and will not qualify for a 2nd loan modification.

I have read the compliance agreement and thoroughly understand and accept the rules and conditions set here within. I understand and accept LoanSafe Solutions or Law Offices of Gregory A. Paiva has a moral and ethical obligation to **NEVER** mislead, promise or otherwise deceive a homeowner for the sole purpose of receiving a commission on a sale. I agree to adhere to LoanSafe Solutions' policy of ensuring the highest ethical standards when working with home owners in distress.

I understand and accept that LoanSafe Solutions, Loansafe.org, and The Law Offices of Gregory A. Paiva, will never ask for or endorse any "Foreclosure Rescue" plan. These plans typically require the homeowner to sign over the deed to another individual, or to require some kind of a monthly rental fee or agreement. The ONLY forms of bona fide assistance offered to any homeowner will be offered directly through the Law Offices of Gregory A. Paiva.

Print Name: _____

Signature: _____ Dated: ___/___/___