

To The Homeowner Defense Network,

I wanted to write this letter of appreciation for what you did for me and my family. We read about Bank of America being one of the most difficult lenders to deal with when it comes to getting financial relief through a modification and our worst fears became a reality when they denied us.

Thanks to the tools that you have provided to us, we knew what to expect through this process ahead of time, making it much easier and less stressful. Having this strategic advantage got us away from an interest only payment to a new payment that was less AND paying down our principal, let alone the fact we were able to avoid a foreclosure or a short sale. Our goal was to remain in our home and as a result of your organization we were able to accomplish just that.

I thought you would want to know our new terms so here they are:

Old Payment (interest only) = \$1,472

New Payment (includes principal!!) = \$887.23

Thanks to you, we can now stay in our home, paying down the principal and are saving \$584 per month!!

I almost went with a loan modification company that wanted to charge me thousands of dollars. Now I know you don't have to pay more when you can get the same result and pay less. I recommend that anyone wanting to be successful with a modification choose The Homeowner Defense Network!

Forever grateful,



Armando Rios