

I've never written a letter like this before but I felt I had to after what I just experienced. I'm so grateful that I was referred to Trevor Sines and Michigan Mortgage Modification because they helped me save my home from foreclosure.

Things were pretty tight for us and my mortgage kept adjusting all the way up to 10.6%. My payment was \$2,404.95 and we just couldn't afford that. I also had an \$800 per month truck payment that made things even tougher. We ended up two months behind on our payment and couldn't seem to find a way to get caught up.

I was so scared I was going to lose my home that I was willing to do almost anything to keep it. This is the house I grew up in and I bought it from my mother who now lives with me. I tried working things out with my mortgage company but they would never offer me anything that was reasonable or affordable.

I also tried to refinance but my credit scores weren't where they needed to be and it just wasn't possible. Fortunately, my wife's co-worker told us we needed to call Trevor Sines with Michigan Mortgage Modification because he could help us. This turned out to be one of the best phone calls I've ever made.

We met with Trevor and he gathered our information and went to work for us. He explained what we needed to do and then opened up negotiations with our mortgage company on our behalf.

After some stiff negotiations, our lender decided to modify our loan to a 6% fixed rate. Our new payment dropped from \$2,404.95 to \$1,882.29. That saved us \$522.66 per month! He also told me how to negotiate with my Truck loan company. Following his advice they lowered my payment from \$800 to \$400. Another \$400 per month in savings!

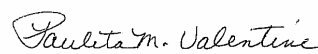
On top of all that monthly savings, the mortgage company gave us almost two full months with no mortgage payments due and we were able to save up an emergency fund so this doesn't happen again. **We owe so much to Trevor Sines and Michigan Mortgage Modification for saving our home! Overall, our bills are \$922.66 less each and every month.**

Thanks for everything Trevor!

Sincerely,



Ken Valentine
Carlesimo Products, Inc.-Driver



Paulita M. Valentine
The Clothing Cove, Inc.-Seamstress

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