

MORTGAGE FRAUD VICTIM DOCUMENTS

1. Complete a detailed written statement of events. Include how you met the mortgage broker, the real estate agent, the appraiser; the inspector of your home and who determined the title company. We will need a detailed account of what happened including the names of the individuals you dealt with, dates and times and contact information you have for each individual mentioned in your statement.
2. A copy of all correspondence between you, any contractors, the lending institution(s), the mortgage broker, the title company, the inspector and appraiser. Please include any/all legal correspondence regarding this process. (E-mails, written correspondence and any recorded conversations or voicemails.)
3. A legible copy of the signed contract(s) between you and the real estate agent, the mortgage broker and/or lending institution, the home builder if applicable, the title company, property inspector and appraiser. Include a copy of your loan application and good faith estimates. Attach any/all addendums to the contracts.
4. A legible copy of the entire loan(s) packet and closing documents you received at closing. This should include the HUD statement/disclosures as well as a Loan Closing Statement. This document will show any disbursements at the time of closing.
5. If this was presented to you as an investment opportunity; please include the prospectus, brochures and any documents which report a guaranteed rate of return. We will need all documentation you were provided concerning the investment. Include all e-mails, text messages and voicemails you received.
6. If this was a new home construction project or a remodel include legible copies of the draw requests including the mechanics lien statement (release) authorized by you and the contractor then presented to the bank. Include the line item cost breakdown document attached to the draw request. The bank will also have a disbursement report or confirmation of each approved draw; please include that document. There is also another report generated by the bank which shows where the disbursements were sent, these documents are sometimes titled "Disbursement Detail". This document will show the date and time of the transfer of funds and to whom it was sent. It will include the name and account number of the receiving party - bank/account. Include legible copies of all inspection reports completed on the property. These are the inspections by the bank, or someone they hired, completed during the construction process. The reports include the completion percentage prior to or just after specific draws.
7. Legible copies, front and back, of all checks you issued or were issued to you associated with the project and/or loan. Include all statements, deposit receipts, wire transfers, cashier checks, counter checks, electronic transfers, withdrawal receipts and any other transactions associated with the construction account and/or loan.

8. Legible copies of all receipts, invoices, billing notices received relating to the project and/or loan.
9. Legible copies of all Statement of Lien(s), Release of Lien(s), Notice of Intent to file Lien Statement and Extending Time to file Lien Statement and Lis Pendens (a warning of pending suit) documents associated with the project.
10. Legible copies of all pending or current litigation concerning the building project and/or the loan. If applicable include bankruptcy documentation.
11. A list of additional witnesses you feel may be helpful to the investigation. Include all contact information available for each witness.
12. Please supply a tally sheet of all losses. The chart should include the amount of each loss, the date the loss occurred and any/all documentation not already offered to confirm the loss.
13. If you have spoken to an additional law enforcement agency and/or officer about this complaint please list their contact information and case number if applicable.

This is only the beginning and in time, you may be asked to acquire additional documentation that will assist in the investigation.