SERVICE OPTION LEVEL 4

Forensic Property & Mortgage Loan Audit Report

Independent financial, documentary, title-chain, and securitization analysis for complex mortgage & foreclosure matters

When the paperwork does not tell a clear story, the audit creates a documented roadmap. Foxboro Consulting Group examines the available loan, property, servicing, transfer, and public-record evidence to identify material inconsistencies, missing support, and questions requiring explanation or additional production.

What This Service Is

Service Option Level 4 is a case-specific forensic examination—not a computerized compliance checklist or a generic form report. The engagement follows the documentary history of the mortgage loan from origination through subsequent transfers, assignments, servicing events, securitization claims, default activity, and foreclosure-related filings. The analysis is designed to organize a fragmented record, test whether the asserted rights are supported by the documents reviewed, and present the findings in a clear professional report.

The work is performed under the direction of Ronald J. Adams, CPA, ABV, CVA, CBA, BCA, CFF, FVS, CGMA, drawing upon extensive experience in forensic accounting, financial analysis, business valuation, and litigation support.

Core Areas of Examination

- **Loan and transaction history:** Review of the note, mortgage or deed of trust, riders, closing materials, payment and default records, notices, and other available loan documents.
- **Ownership, authority, and chain of title:** Chronology of recorded assignments, substitutions, releases, foreclosure instruments, trustee or servicer designations, and other documents bearing upon the identity and authority of the party asserting rights.
- **Accounting and economic-interest analysis:** Evaluation of available evidence concerning acquisition, transfer, servicing, account balances, payment application, claimed amounts due, and whether the record demonstrates value given and an identifiable economic interest.
- **Securitization and trust-transfer review:** Where applicable, comparison of claimed transfers with available trust, pooling-and-servicing, investor, REMIC, and transaction information, including dates, parties, and stated transfer requirements.
- **UCC and collateral-accounting issues:** Assessment of relevant Article 9 concepts—including attachment, value, rights in collateral, and requests for an accounting or collateral statement—within the limits of the documents supplied and applicable law.
- **Document integrity and consistency:** Identification of facial discrepancies such as conflicting dates, names, capacities, signatures, notarizations, recording sequences, loan identifiers, amounts, or gaps in the documentary chronology.

What You Receive

PRIMARY DELIVERABLE	SUPPORTING WORK PRODUCT

- A professionally organized written report tailored to the property and loan
- Executive summary of material findings
- Scope, methodology, assumptions, and limiting conditions
- Issue-by-issue analysis and conclusions based on the evidence reviewed

- Document inventory and transaction chronology
- Assignment and chain-of-title analysis
- Relevant exhibits and source references
- Recommendations for missing records, follow-up inquiries, discovery, or professional review
- Expert verification or affidavit when specifically included in the engagement

Who May Benefit

This service may be appropriate for homeowners, borrowers, trustees, attorneys, litigation teams, and other authorized parties confronting an unclear mortgage history, contested accounting, disputed servicing, questionable transfer chronology, threatened or pending foreclosure, bankruptcy-related mortgage issues, or a need to assemble the financial and documentary record for informed decision-making.

Engagement Process

1. Initial consultation and conflict/scope review.
2. Collection and organization of the available loan, property, servicing, court, and correspondence records.
3. Identification of missing or contradictory evidence and, where appropriate, preparation of a targeted supplemental-document request list.
4. Forensic analysis, report preparation, quality review, and delivery of the completed work product.

Important Scope and Use Notice

Every engagement is document-dependent and case-specific. A forensic audit identifies and analyzes evidence; it does not guarantee that a loan will be modified, canceled, discharged, or declared unenforceable, and it does not guarantee a foreclosure delay or a favorable court, agency, or settlement result. The report is not a title insurance policy, property appraisal, legal opinion, or substitute for advice from a licensed attorney. Legal conclusions and litigation strategy remain the responsibility of counsel. Any expert verification, affidavit, deposition, testimony, hearing appearance, supplemental report, or continuing consultation must be stated in the written engagement and may involve additional fees.

Request a Confidential Case Review

To determine whether Service Option Level 4 fits your matter, submit the property address, current loan servicer, identity of the party claiming ownership or enforcement rights, present case or foreclosure status, and the principal documents presently available. After an initial review, Foxboro Consulting Group will define the proposed scope, documents required, estimated completion schedule, fee, and intended use of the report in a written engagement agreement.

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Contact Foxboro Consulting Group Inc. online or by calling: (508) 878-8390 on my mobile, or (774) 719-2236 office; and learn how our experienced team can assist with your valuation and litigation support needs. Or, e-mail us at: adams.r@foxboro-consulting.com.