

Claudia Beale

From: tara bonds [tara.bonds@yahoo.com]
Sent: Thursday, April 23, 2009 12:25 PM
To: Claudia Beale
Subject: Thank You!

April 23, 2009

United Law Group, Inc.
2525 Campus Dr.
Irvine, CA 92612

Dear Sir or Madam:

I am writing this letter to explain my experience working with United Law Group over the past few months. I was contacted by Juan in January of this year. Admittedly I was very skeptical, but decided after thinking about the program that I would retain an attorney for help with a loan modification on my mortgage.

Unfortunately, my mortgage company, US Bank, serviced by Ocwen, was dishonest, I believe, with both me and the lady at ULG, Rosa. I was very upset, because I was notified by a realtor that my house was published for sheriff's sale February 26. On February 19, I offered to pay whatever amount required to keep this from happening, but was told by the representative at Ocwen, I should not make a payment, because I have an attorney, my sale date was postponed until the end of March and my loan was to be modified by Ocwen, per Ocwen's service representative on Feb. 19. They now claim they have no documentation of this conversation.

I was so happy, until the first week of March, when a realtor drove by my house, stopped me at the mailbox, asked me if I was Tara Kramer, then told me my house was sold at auction February 26 for \$160,000 and was bought back by US Bank. His name is Tom Seelbinder and he also told me there is nothing I can do about it now, it's done, just let him know when I move out, so he can list it on the market for Ocwen.

I immediately contacted ULG, and found out after the sheriff sale they would not be able to represent me, but Claudia Beale assured me that they would gladly refund me my full retainer payment and refer me to a local lawyer to help. In Michigan notification is by publication and my redemption period is 12 months, I was referred by a local attorney I know, to continue to try to work with the lender.

Finally, I have contacted the right person at Ocwen who told me just today that she will try to get me in to the Obama Plan, even though it has already went to the sale, because of the situation. I hope they are not lying again. Anyone at ULG can use this letter and I hope there will be some federal regulators reading it, to take care of Ocwen and Tom Seelbinder. There seems to be little to no regulation on mortgage companies, realtors and what they say to people, even now. It seems they are still getting away with lies and deceit to scam people.

I was worried about getting scammed myself, but now I see the people I worked with at United Law Group are good honest people and I just hope they can help other people in situations like me. We were all puzzled about what happened with me and Ocwen and I pray it will be resolved shortly.

Sincerely,

Tara Bonds (Kramer)

UNITED LAW GROUP, INC.



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