



STOP FORECLOSURE!
800-403-6941



**DO IT YOURSELF
MODIFICATION**

Software License Agreement
SINGLE PROPERTY LICENSE

National Foreclosure Mitigation Services, LLC, (NFMS, LLC) enters into this agreement with (Name) _____, whose address is, _____.

WHEREAS, the Customer desires to purchase proprietary web based financial and educational licensed software (“Web Tools”) designed to assist the Customer in pursuing foreclosure alternatives such as a modification, mortgage settlement, short sale or deed in lieu of foreclosure (“Foreclosure Alternatives”) via the website www.NFMSHelp.com.

WHEREAS, NFMS, LLC provides secure online access to Web Tools via the website www.NFMSHelp.com.

NOW, THEREFORE, in consideration of the mutual agreements contained herein and other good and valuable consideration, the sufficiency and receipt of which is hereby acknowledged, Customer and NFMS, LLC agree as follows:

1. DESCRIPTION OF WEB TOOLS: The Web Tools include the following components:

- a) **Financial Management Component:** This tool walks you through the step-by-step process of common foreclosure alternative programs.
- b) **Financial Calculators:** This tool allows you to calculate several important factors including debt to income ratio, total expense ratios, loan to value ratio and combined loan to value ratio. The calculations will help you understand your position so that you are well informed before you approach your lender or servicing company.
- c) **Financial Statement:** This tool allows you to create a personalized financial statement. This tool will allow you to independently review your position before approaching your lender or servicing company.
- d) **Letter Management System:** This tool transforms your Financial Statement to correspondence suitable to submit to your lender or servicing company for the purpose of requesting approval of Foreclosure Alternatives.
- e) **Document Manager:** Upload all of your important documents for easy access. Folders have been set up to make document management easy to use.
- f) **Secure Online Account:** NFMSHelp.com uses secure socket layer (SSL) encryption to protect your information. Your information is proprietary to your account and will not be shared or sold to any third party.



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2. **SINGLE USE:** NFMSHelp.com will provide one user name and password which will allow Customer to access Web Tools for the purpose of uploading one real estate property that is Customer owned. Web Tools allow Customer to incorporate one or more liens or loans associated with one real estate property. Please be advised that uploading real estate properties not owned by Customer is prohibited. Such action is prohibited and will result in a permanent freeze of your account.

COST: The cost of web tools is \$____.00. This fee is paid once the client receives the user name and password for the account.

NO REFUNDS: There are no refunds for NFMS, LLC foreclosure software.

PRODUCT TRAINING: Starting from the date of purchase, NFMS, LLC will provide 10 days of free support and software training via Phone (800) 403-6941 or Email: nfmshelp@comcast.net.

PROCESSING SUPPORT: There is no processing support offered in this agreement. NFMS, LLC will not contact your lender or assist in negotiating your Foreclosure Alternatives.

DISCLOSURE: You understand that your lender or servicing company has the sole discretion to approve or disapprove any request for approval of Foreclosure Alternatives. NFMS, LLC does not guarantee that your lender or servicing company will consider and/or approve your request for Foreclosure Alternatives.

NO LEGAL ADVICE: You understand that NFMS, LLC is not a law firm and is not licensed to practice law or provide legal advice. You expressly agree to waive, forgo, indemnify and defend any claim against NFMS, LLC relating to the practice of law. **NO LEGAL ADVICE WILL BE REQUESTED OR PROVIDED.** Should you wish to obtain legal advice, you should consult with an attorney.

NO WARRANTY: While the publisher and website creator has used his best efforts in creating the Web Tools, there are no representations or warranties with respect to the accuracy or completeness of the contents of this website or Web Tools. Implied warranties of merchantability or fitness for a particular purpose are disclaimed.

LIMITATION OF LIABILITY: To the maximum extent provided by law, NFMS, LLC, including its agents and officers, shall not be liable for any damages whatsoever (including compensatory, special, direct, incidental, indirect, consequential, punitive or any other damages) arising out of or related to the use or the inability to use the WEB TOOLS.

Your Signature

Date

Print Name