

LionSaves.com Offers Hassle-Free Mortgage, Debt Consolidation Guidance Without a Catch

Homeowners seeking mortgage guidance can trigger aggressive sales calls by revealing personal info too soon. Now a new website offers free, custom mortgage/debt consolidation analysis without requiring identifying info.

April 29, 2008 (FPRC) -- www.LionSaves.com [Mortgage] lender LionSaves.com is offering loan information without requiring any personal information for people seeking answers to their loan questions.

The trouble is that some well-known mortgage-related websites and businesses aren't actual lenders but rather sales lead generators. They collect the homeowner's name, number and e-mail then sell it off to multiple lenders or websites, which typically pay a \$20,000 financing fee and \$400 per transaction based on homeowner sales leads. This, of course, leads to pushy sales calls, email spam, junk mail and higher rates, none of which has the homeowner's situation or best interest in mind.

"I got repeated, unwelcome calls at work from someone saying I'd inquired about mortgage refinancing," says Tim Brown, a homeowner in Centennial, Colorado. "I may have inquired years ago, but it wasn't with this outfit and I wouldn't have left my work number with them."

High-pressure "bait and switch" style sales tactics, such as promoting a 1% interest rate or a really low payment -- which quickly increase after getting the loan -- can lead homeowners into deeper trouble, and has contributed to the current mess that the mortgage industry finds itself in.

"We'd financed our home with an adjustable rate mortgage and were scared to death of the upcoming payments," says Brown. "We weren't sure if we should sell our home in this down market or if we could reduce our payments and afford to stay by refinancing. We needed help with the decision, not false promises or generic rules of thumb."

Homeowners needing expert mortgage/debt consolidation guidance without compromising their privacy or finances are finding it in a new breed of website such as www.LionSaves.com [mortgage] company LionSaves which offers free, custom mortgage/debt consolidation analysis without requiring any identifying information.

The website, for instance, provides personalized answers with no contact info or e-mail required, using a random log-in ID and encryption to assure privacy. It shows homeowners how much they can save or if they're better off doing nothing. It performs hundreds of calculations to produce accurate results, including a complete analysis of interest rates and closing costs so the homeowner can make an informed decision. If there isn't enough equity to payoff all consumer debt, it prioritizes payoff to maximize monthly savings. The end result gives homeowners answers in seconds that would normally take a loan officer hours to calculate.

When Tim Brown turned to the website for mortgage/debt consolidation guidance he says, "It gave me the data I needed when I needed it. I'm controlling my finances and personal info, not someone else."

LionSaves is a HUD approved lender using FHA, Fannie Mae and 2nd www.LionSaves.com [mortgage] refinances to consolidate debt. It's designed for employed homeowners with at least average credit and some equity in their home. It currently provides loans in Colorado, Utah, Idaho, Wyoming, New Mexico, North Dakota, and South Dakota, and will soon do so nationwide.

For more info, visit www.LionSaves.com on the Internet; call 800-828-0899; write: 6901 S. Yosemite St. #108, Centennial, CO 80112; or email Info@lionsaves.com

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