

**FAST, ACCURATE,  
RELIABLE !**

We understand the needs of the Private Lender probably better than any other Trust Deed Servicing Company in California. We can say this due to the tremendous experience our staff brings to you in the areas of, Loan Document Preparation, Loan Servicing, and Foreclosure in the California Private Lending Industry.

Just ask and we will do our best to give you whatever is needed and wanted.

We believe you will be extremely happy with the friendly, professional, service you will receive.



We handle all of the paperwork and make sure your foreclosure is done correctly!



## **RELIABLE T.D. SERVICES**

President

Lynn Wolcott

**Specializing in Trust Deed  
Services for Private Lenders**

Reliable Trust Deed Services  
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Foreclosure Experts

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## Complete Loan Servicing and Foreclosure Services

### Reliable Trust Deed Services

Reliable Trust Deed Services is a foreclosure trustee dedicated to providing you with the most efficient timely and personal service in the industry. That is why we have assembled a staff of veteran experts with over 100 years of combined experience who have processed well over 50,000 foreclosures.



**Lynn Wolcott, President and Senior Trust Officer has over 25 years experience in foreclosure and loan servicing.**

In difficult times you need the best service available, and you will find it at Reliable !

### Reliable Loan Servicing

Reliable Loan Servicing is a sister company to Reliable Trust Deed Services. The experience found in the foreclosure company is mirrored in the area of loan servicing. There is an art to servicing a loan as well as a science. The manner in which the Loan Servicing agent interfaces with the borrower, degree of interest and willingness to listen, impact significantly the cooperation required from many borrowers. In today's world with privacy disclosure issues, difficulties in checking senior liens, tracking fire insurance, property taxes, reporting interest correctly to the IRS and the borrower, Predatory Lending issues, late charge notices and proper notification regarding preforeclosure counseling, to mention just a few areas, requires a full time knowledgeable staff to keep your trust deed investment secure.

### **We can service loans and process foreclosures on virtually any contract**

We service Standard Trust Deeds, All-Inclusive Deeds of Trust, Multiple Trust Deeds, Continuing Guarantees, Lien Contracts, Bail Bond Trust Deeds, Land Contracts, Mobile Homes, Homeowners Association Assessment Liens, Collateral Notes and Mixed Collateral, Personal Property loans and foreclosures under the Uniform Commercial Code. There are very specific procedures and notices required to complete a foreclosure properly for each different type of foreclosure.

### **Open Orders Easily**

To begin a foreclosure requires little more than a completed Request to Prepare Notice of Default Form, together with copies of the Note and Deed of Trust. We can fax or email you the form, or you may download it from our website at [www.ReliableTD.com](http://www.ReliableTD.com). These documents may be faxed, emailed or sent to us using our Federal Express account.

### **Legal Back Up**

If you wish, our associate legal counsel stands ready to move for Bankruptcy Relief From Stay, defend in Temporary Restraining Orders, apply for the Appointment of Receivers to sequester rents and finally to file for Unlawful Detainer Actions.



**We have over 100 years of combined Foreclosure, Loan Servicing, Escrow and Office Management experience for all of your Foreclosure and Loan Servicing needs.**

### **Changes in Foreclosure Procedure**

On July 8, 2008 the foreclosure law changed in California requiring lenders contact their borrowers to discuss their financial options to avoid foreclosure before a Notice of Default ("NOD") can be recorded



and served on single family homes. A lender must further give notice to a non-owner occupied resident of the existence of the foreclosure and the potential for being evicted in a short period of time. Anyone who acquires property through the action of foreclosure must maintain the property and protect it from vandalism or be subject to fines up to \$1,000.00 per day. These and other changes in the law affect you and how you protect your investment. The climate has changed dramatically in the foreclosure arena, and professional guidance is needed more than ever to ensure the process is followed properly and completely. Reliable Trust Deed Services can guide you through the process of foreclosure to safeguard your investment.

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