

---

## COMMUNITY RESOURCE PROFILE

### Independent Member Advocacy and Consumer Dispute Support

<b>Organization Type</b>	Private membership organization (not a nonprofit counseling agency)
<b>Primary Contact</b>	icd@servincorporated.com
<b>Web</b>	servincorporated.com
<b>Service Area</b>	Nationwide (remote intake and support)
<b>Referral Cost</b>	No fee to the referring agency or its clients for referral
<b>Languages</b>	English (interpreter coordination available on request)

---

## Who We Are

SERV Inc. is a private consumer membership organization that provides independent advocacy and dispute documentation support to homeowners facing mortgage servicing problems, foreclosure proceedings, and related consumer finance issues. SERV is not a housing counseling agency, not a law firm, and not affiliated with any lender, servicer, or real estate entity.

SERV's role is to identify regulatory violations, document servicer errors, and equip members with the information they need to protect their interests. This work is complementary to the counseling your agency provides and is designed for clients who have exhausted standard counseling pathways or who face issues that fall outside the scope of HUD-approved counseling services.

---

## What We Do

SERV provides the following services to enrolled members:

- Independent review of mortgage servicing records, payment histories, and account statements to identify errors, misapplied payments, and unexplained fee assessments.
- Documentation of potential violations under RESPA, TILA, FDCPA, and FCRA, presented in a format members can use when working with attorneys or regulators.
- Preparation and submission support for Qualified Written Requests (QWRs) and formal dispute correspondence to servicers.
- Ongoing case advocacy support for members navigating foreclosure timelines, loss mitigation impasses, or contested loan modification denials.
- Member education on consumer rights, the foreclosure process, and how to read and respond to servicer communications.

---

## What We Do Not Do

Referring agencies and their clients should understand clearly what SERV does not provide:

- 
- SERV does not provide legal representation or legal advice. SERV is not a law firm and does not employ attorneys acting in a legal capacity on behalf of members.
  - SERV does not originate, service, underwrite, or modify mortgage loans.
  - SERV does not receive compensation from lenders, servicers, brokers, or real estate professionals in connection with client referrals.
  - SERV does not provide housing counseling services as defined under 24 CFR Part 214 and does not seek to duplicate or replace those services.
  - SERV does not negotiate directly with servicers on behalf of members in a settlement or mediation capacity.

## When a Referral to SERV Is Appropriate

---

A referral to SERV is appropriate when a client presents one or more of the following circumstances:

- The client has completed housing counseling but remains unable to resolve a dispute with their mortgage servicer.
- The client suspects their servicer has misapplied payments, charged unauthorized fees, or reported inaccurate information to credit bureaus.
- The client is facing foreclosure and believes their loan documents, notice history, or account records contain errors that have not been addressed.
- The client has been offered a loan modification but cannot reconcile the new terms with their original loan documents or payment history.
- The client has sent a dispute letter to their servicer and received no response, an inadequate response, or a denial without explanation.
- The client needs help understanding their servicer's communications and what regulatory obligations those communications may trigger.

## Compliance Note for Referring Agencies

Under 24 CFR § 214.103(j), HUD-approved housing counseling agencies are required to maintain established working relationships with community resources for clients who need help the agency cannot offer. Under § 214.300(b)(2), referrals to local, state, and federal resources are a required basic service for every client. SERV is a non-industry community resource that fills a documented gap in services available to homeowners in mortgage distress.

## Conflict of Interest Compliance

---

SERV's structure is designed to be conflict-free in the context of 24 CFR § 214.303(f). Specifically:

- SERV has no financial interest in any client's mortgage, property, or loan transaction.

- 
- SERV does not serve as a collection agent, servicer representative, or affiliate of any lender.
  - SERV does not pay or receive referral fees in connection with housing counseling agency referrals.
  - SERV's fees are paid directly by enrolled members and are not contingent on any mortgage outcome.

Referring agencies may list SERV in their community resource disclosure to clients as a non-industry member advocacy organization. No additional conflict of interest disclosure is required for a referral to a non-industry community resource.

## How to Make a Referral

---

Referrals require no prior arrangement and no referral form. Agency staff may direct clients to SERV through any of the following methods:

<b>Web Intake</b>	<a href="http://servincorporated.com">servincorporated.com</a> (free analysis intake available on the site)
<b>Email</b>	<a href="mailto:icd@servincorporated.com">icd@servincorporated.com</a>
<b>For Agencies</b>	Contact us to establish a written letter of understanding for your agency's resource file

SERV will follow up directly with referred clients. The referring agency is not responsible for the member's continued engagement with SERV and is not a party to the membership agreement.

## About This Document

This profile is prepared for use by HUD-approved housing counseling agencies as a community resource reference under 24 CFR Part 214. It is not a marketing document and is not intended for distribution to the general public. SERV Inc. is available to discuss its services, answer compliance questions, or establish a written referral Letter of Understanding at the contact information listed above.