

Hōmera

*Your Mortgage **Safety Net***

An expert review so you can sign your mortgage with confidence, not doubt.

FROM THE FOUNDER & CEO



Every Sunday growing up, my family gathered at my grandfather's house on Cape Cod. While dinner cooked, my aunt, forensic mortgage expert Marie McDonnell, would spread stacks of mortgage documents across the kitchen table, most of them belonging to families about to lose their homes. She spent her career helping them understand what they had signed, and fighting alongside them when no one else would listen. Watching her taught me something I've never stopped believing: having information isn't the same as having understanding.

Years later I built my own career in finance, strategy, and operations, ultimately serving as President at a Fortune 100 company, and I found the same gap there. The biggest decisions were never made by reviewing more information. They came from understanding the tradeoffs in front of you, and having the confidence to ask the questions that mattered.

I left at the peak of my career because every family deserves that same confidence when making the biggest financial decision of their lives. They shouldn't have to become mortgage experts; they should simply understand what they're signing before they sign it.

That belief became Homera.

Kelly

Kelly McGinnis

50+ Million
U.S. Households with a Mortgage

$13.2 Trillion
Outstanding U.S. Mortgage Debt
(The Largest Debt Americans Carry)

367,460
2025 Foreclosure Filings on U.S. Properties, Up 14% from 2024, and Trending Higher in 2026

---

1 in 9
Files Contain Missing or Incorrect Information

$7.8 Billion
Mortgage File Error & Delay Costs

THE MORTGAGE PROBLEM

Hidden Costs. Rising Risks. ***Borrowers in the Dark.***

Did you know that a **$260K mortgage can cost over $590K** by the time it's paid off? Problems in the mortgage industry are showing up as missed payments, foreclosure filings, servicing complaints, and buyer hesitation across the country. When the stakes are this high borrowers need a way to know what is changing, what's wrong, and what their loan could actually cost them.

A low number of complaints does not mean little harm, because most borrowers are harmed in ways that never lead them to complain, or they never realize the servicer is to blame.

— The Consumer Financial Protection Bureau



WHAT MAKES HOMERA DIFFERENT

*Built from the forensic mortgage methodology developed by **Marie McDonnell** from over 30 years of mortgage investigations.*

1,606
Real Mortgage Disputes

5,722
Expert Forensic Analyses

30+
Years of Testimony

300,000+
Source Documents

1,095
Courtroom Cases

12
Proven Failure Modes



"She follows the money, and that leads her to the truth. There is no one that could have pieced together our loan documents the way she masterfully did."

- Dr. *Robert Gabriel, Connecticut*

WHY HOMERA EXISTS

Paperwork is built for the lender, not the borrower.

Mortgage documents are built for compliance, not comprehension.

Homera reveals the information you were never given and organizes it so you can make the long term decisions that will save you money and give you peace of mind.

Homera closes the gap.

Borrower:

You do this a few times in your life:

A Loan Estimate
A Closing Disclosure
Limited Experience

Lender:

They do this hundreds of times each day:

Fee Ranges
Pricing Models
Industry Expertise
Market Benchmarks
Servicing Knowledge
Historical Performance Data





WHY IT MATTERS

You don't need to become a mortgage expert, you just need one ***before you sign****.*

The biggest financial decision of your life deserves a second opinion.

Homera reviews your loan estimate before you sign, identifying hidden costs, risky terms, negotiable fees, and the questions you should get answered before closing.

Things you should know:

- Is your rate competitive?
- Are your fees reasonable?
- Is there anything buried in the fine print?
- What should you push back on before signing?
- What should you get in writing before closing?

THE COST OF NOT KNOWING

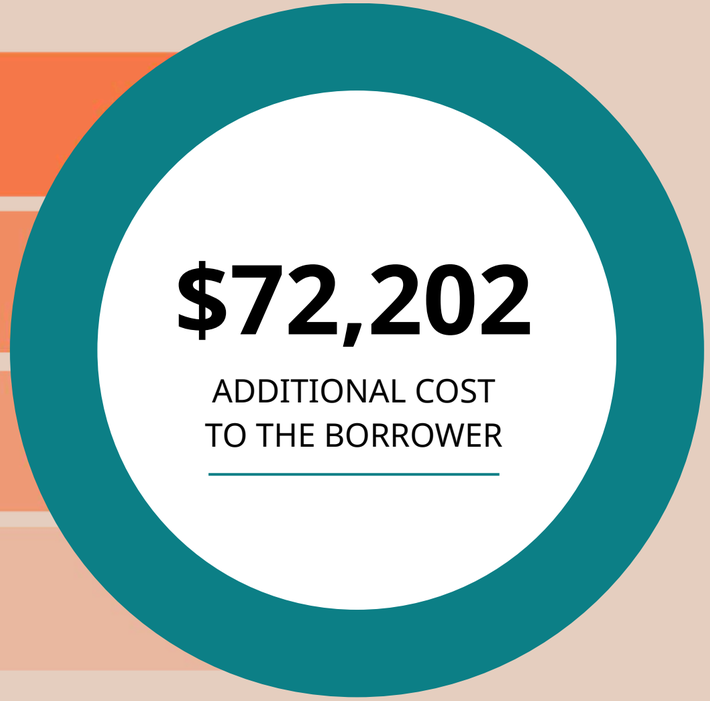
*One ordinary loan. The **numbers** the borrower never saw.*

A $360,000 thirty-year fixed mortgage looked simple on paper.

After Homera reconstructed the loan from the source documents, the hidden costs and risks became clear.

$360,000 30yr / fixed

$10,800	*A prepayment penalty if you sell or refinance in the first three years. Most loans don't carry one.*
$16,360	*Lender fees implied by the APR, and itemized nowhere on the Loan Estimate and fees above market norms.*
$40,724	*Extra interest, from a rate barely half a point above the market benchmark.*
$4,318	*Left out of the lender's own Total of Payments, found only by rebuilding it.*



Illustrative example constructed from real patterns found in Marie McDonnell's forensic mortgage case files. Individual loan findings will vary.

THE PROCESS THEY WON'T EXPLAIN

*The difference can be **thousands of dollars**, and borrowers aren't shown where to look.*

The Loan Estimate = the deal offered.

The Closing Disclosure = the deal you sign.

Fees, credits, and cash to close should not change much between them, but they often do.

In one loan review we discovered that the difference between the loan estimate and the closing disclosure was **$3,241**.

Homera reviews both documents line by line, so borrowers can see what changed, what looks off, and what to challenge before signing.

LOAN ESTIMATE VS. CLOSING DISCLOSURE

Line Item	*Loan Estimate*	*Closing Disclosure*	*Change*
Origination Charges	$5,040	$5,040	$0
Services, Lender-Required	$1,200	$1,475	**+$275**
Services, Your Choice	$425	$425	$0
Taxes & Government Fees	$1,800	$1,800	$0
Prepaids	$3,200	$3,200	$0
Initial Escrow	$2,100	$2,340	**+$240**
Other Costs	$890	$1,240	**+$350**
Lender Credit	-$1,500	-$500	**+$1,000**
Title Insurance	$0	$1,376	**$1,376**
Total Cash to Close	**$22,430**	**$25,671**	**+$3,241**

Illustrative example constructed from real patterns found in Marie McDonnell's forensic mortgage case files. Individual loan findings will vary.

HOW HOMERA WORKS

*Wherever you are in the **mortgage process**, Homera meets you there.*

Active Homebuyer

Start with an Affordability Analysis to understand what range you can comfortably afford.

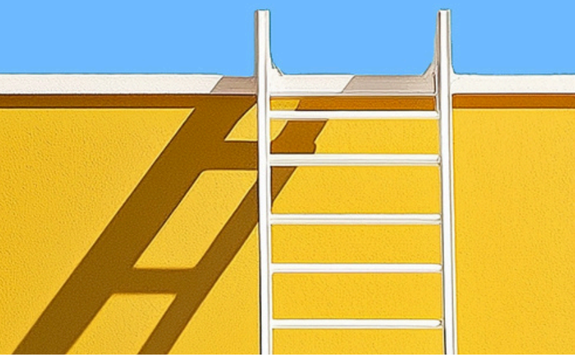
Then complete a Homera Check to compare your Loan Estimates, spot red flags, and know what to question or negotiate before you commit.

Existing Mortgage Holder

Upload your loan documents for an in-depth Homera Audit. Homera reconstructs your loan, reviews how payments were applied, and looks for discrepancies. Then a forensic analyst reviews your file and delivers a clear, evidentiary-grade report designed for your attorney.

Ongoing Support

Stay informed throughout the life of your loan with monitoring that helps identify changes, issues, or unexpected problems before they become bigger concerns.



THE MORTGAGE OPTIONS

***Trusted second opinions** for all of your mortgage decisions from application to payoff.*

Affordability Analysis

FREE

confidence

BEFORE YOU BUY

Can I actually afford this home?

Homera Check

$349

leverage

WHEN YOUR LOAN ESTIMATE ARRIVES

Can I negotiate a better deal?

protection

BEFORE YOU CLOSE

Did anything change?

Homera Monitor

$299/yr

peace of mind

THROUGHOUT HOMEOWNERSHIP

Has anything changed that I need to know about?

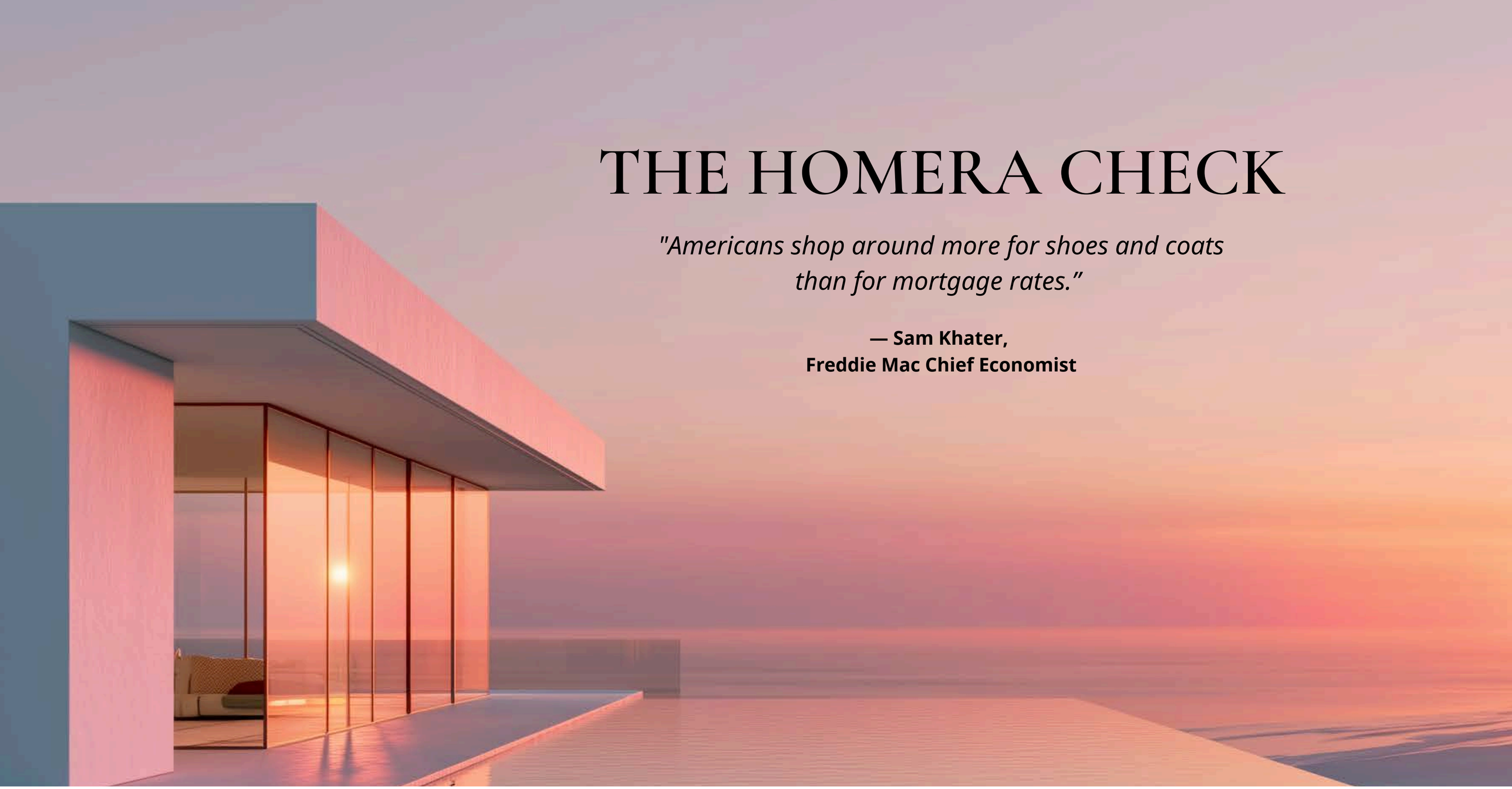
Homera Audit

$1200

proof

AFTER YOU SIGN

What actually happened to my money?



THE HOMERA CHECK

"Americans shop around more for shoes and coats than for mortgage rates."

— Sam Khater,
Freddie Mac Chief Economist

THE HOMERA CHECK

*Upload your **Loan Estimate**. Know whether to sign.*

Homera identifies hidden costs, risky terms, negotiable fees, and opportunities to save on up to three different estimates. Then it makes sure everything is correct before you sign the loan you select.

WHEN TO RUN A HOMERA CHECK:

- When your rate feels high.
- If the fees aren’t clear.
- Closing is only days away.
- Your lender won't answer your questions.
- You can't afford to get it wrong.
- You want to understand the difference between multiple loans.

BEFORE YOU SIGN YOU’LL KNOW:

- Is your rate competitive?
- Is anything buried in the fine print?
- Should you sign, push back, or walk away?
- Are your fees reasonable?
- What should you negotiate?

WHAT HOMERA CHECKS FOR:

Rate & Pricing
Are you paying more than you should?

Loan Structure
Does it match what you think you're getting?

Prepayment Penalty
Could it cost you to refinance or sell?

Adjustable Rate Risk
What is the worst-case payment?

Fees & Compliance
Are the fees reasonable, disclosed, and negotiable?

External Data
How does your loan compare to the market?



$349

WHY RUN A HOMERA CHECK?

Most mortgages look fine until someone actually ***checks the math.***

Any AI can read a mortgage but that doesn't mean it knows how to accurately check it. Homera tests whether the numbers make sense and most importantly, if it will cost you money.

HOMERA CHECKS:

- The Amortization Schedule
- Compares Market Rates
- Reviews a Lender's Complaint History
- Verifies Ownership Records
- Matches Title Information
- Compares up to 3 Loan Estimates

HOMERA DETECTS WHEN THINGS DON'T ADD UP

✓ Principal & Interest (360 payments)	$851,432
✓ Financed Origination Charge	$5,040
✓ Lender-Required Services	$1,200
✓ Borrower-Selected Services	$425
✓ Prepaid interest (14 days)	$955
✗ APR Fees.	$14,200

On this loan, a ***Homera Check found $14,200*** in unitemized fees implied by the APR but ***listed nowhere***. This was part of more than $72,000 in costs and risks the borrower was never clearly shown.

Illustrative example constructed from real patterns found in Marie McDonnell's forensic mortgage case files. Individual loan findings will vary.

HOW IT WORKS

*A **Homera Check** is done in two easy steps.*

1 Upload Your Loan Estimate

Compare lenders and weigh the costs so you can decide whether the deal is worth pursuing.

2 Upload Your Closing Disclosure

A thorough check to notify you if there were any changes or costly surprises before closing.

You'll get:

Clear Next Steps

Know whether to proceed, push back, or walk away before signing.

Negotiation Support

The exact questions and language to send your lender.

Prioritized Risks

Every issue ranked by financial impact and urgency.

Expert Guidance

Get answers grounded in decades of forensic mortgage analysis.



THE COSTS YOU DON'T SEE

The most expensive risks are often the ones ***hidden in plain sight****.*

Your documents disclose the terms but they don't clearly show what those terms could cost over time. Homera makes the financial impact visible before those costs become your problem.



Your Loan Estimate shows the starting payment. Taxes and insurance increase. Homera shows what your payment could look like.

A penalty can hide behind a single checkbox. Homera shows what refinancing or selling early would really cost.

Your rate is listed on the document but it's often understated. Homera does the math on how it compares to the market rate.

Certain terms transfer risk to you without ever showing a dollar amount. Homera flags them before you sign across all loan types.

costs

The payment can climb

$3,016 → $3,800 / mo

Leaving early costs you

$10,800 penalty

The real cost comes later

+$40,724 interest

Dangerous terms that favor the lender

Balloon payments
Interest-only periods
Negative amortization

Illustrative example constructed from real patterns found in Marie McDonnell's forensic mortgage case files. Individual loan findings will vary.

WHAT IT LOOKS LIKE

One report. One recommendation.
*One **clear path forward.***

Homera does more than flag issues.

It turns each finding into a clear next step, with the evidence, dollar impact, and exact questions to send your lender.

You don't need to understand every mortgage detail, you only need to know what matters, what it could cost, and what to do before you sign.



HOMERA CHECK REPORT

LOAN SCORE
62

REVIEW
Review the flagged items and get written answers before signing.

27 Checks Completed • 22 Passed • 5 Require Review

NEGOTIATE	Prepayment penalty (3-year window)	**$10,800**
NEGOTIATE	APR spread (fees implied)	**$14,200**
ASK	Total of payments understated	**$4,318**
ASK	Rate 0.47% above benchmark	**$40,724**
ASK	Origination fee above normal range	**$2,160**

Price of Homera Check: $349

Total uncovered hidden costs: $72,202

Illustrative example constructed from real patterns found in Marie McDonnell's forensic mortgage case files. Individual loan findings will vary.

KNOW WHAT TO ASK

*The **right questions** can move the deal in your favor.*

Most borrowers don't know what to challenge when a mortgage is offered. Homera gives you the evidence, the dollar amounts, and the exact questions to ask your lender before you sign.

rate questions

Your rate: **6.875%**
Market benchmark: **6.40%**

Additional interest over the life of the loan: **+$40,724**

QUESTION TO ASK:

"What drives my rate above the 6.40% benchmark, and what would points cost to reach 6.25%?"

fee questions

Your origination fee: **$5,040**
Market benchmark: **$2,880 (0.8% of loan)**

Fees above market range: **+$2,160**

QUESTION TO ASK:

"Your origination fee is 1.4%. The conventional range is 0.5% to 1.0%. Can you reduce it and resend?"



Illustrative example constructed from real patterns found in Marie McDonnell's forensic mortgage case files. Individual loan findings will vary.

THE HOMERA MONITOR

"Homeowners cannot just simply switch providers if their mortgage servicer charges them illegal junk fees. Since mortgage borrowers are captive to a company they never chose to do business with, we are working hard to detect and deter violations of law"

— Rohit Chopra,
Former Director, Consumer Financial Protection Bureau



THE HOMERA MONITOR

*The best time to find a mortgage problem is **before** it becomes one.*

For less than a dollar a day Homera Monitor watches your mortgage for any changes, issues, and warning signs, and alerts you right away so you can handle it before it's too late.

WHAT THE HOMERA MONITOR LOOKS FOR:

- Unexpected Balance Changes
- Changes that Affect Refinance or Sale
- New Liens or Claims
- Payment Misapplication
- Servicing Transfers
- Escrow Shortages



CAUGHT EARLY & FIXED QUICKLY

Balance Discrepancy
Caught early and corrected with one phone call.

Unexpected Lien Detected
Resolved Before a Refinance.

Force-Placed Insurance
Flagged immediately and the fee removed.

FOUND YEARS LATER & EXPENSIVE TO FIX

Balance Discrepancy
Discovered years later, with a $30,000 investigation.

Unexpected Lien Detected
Found during sale and delayed closing.

Force-Placed Insurance
Went unnoticed, cost thousands in accumulated charges.

$299/yr

Homera

joinhomera.com

YOUR MORTGAGE SHOULDN'T COST YOU MORE

*Homera keeps **watching**, **comparing**, and **looking** for opportunities to **protect your money**.*

Most homeowners make their mortgage payment and move on. But taxes change, insurance premiums rise, fees appear, and opportunities to save money go unnoticed.

Unless someone is keeping an eye on things, you may never know when something changes, something goes wrong, or there's a chance to save.

Homera makes sure you're not left in the dark.



THE HOMERA MONITOR LOOKS FOR

Ways to Save

Your homeowners insurance may be getting more expensive, even when **better deals** are available. Homera watches for rising costs and lets you know when it may be worth shopping around.

Costly Mistakes

Payments can be recorded incorrectly, unexpected fees can appear, and your loan balance may not add up. Homera looks for these **problems** so you can address them before they get worse.

Property Tax & Escrow Discrepancies

Your mortgage company collects money to pay your property taxes and insurance. Homera checks those amounts against available records to spot differences that could be **costing you money**.

Threats to Your Property

An unexpected lien or claim against your home could cause problems when you want to sell or refinance. Homera watches your property records and **alerts you** when something new appears.

INCLUDED WITH THE HOMERA MONITOR

ASK ARCHIMEDES:

“Is this fee normal?”

“Why did my balance increase?”

“Why did my payment change?”

“I got a transfer notice. What do I do?”

“I received a refinance offer. Should I take it?”



*Mortgage questions don’t just stop after closing. Now you have **someone to ask**.*

Homera Monitor includes access to **Archimedes**, Homera’s forensic mortgage analyst.

Trained on decades of real mortgage case work and methodology developed by Marie McDonnell over 30 years, **Archimedes** understands the servicing errors, ownership issues, fee disputes, and mortgage problems most general AI tools would never recognize.

Archimedes alerts you when something changes, explains why it matters, what to do, and if a Homera Audit is needed for deeper proof.

*Homera Monitor members receive the $1,200 Homera Audit for **$999**.*

Homera

The Homera Monitor is forensic insight, not legal advice. Trained on Marie McDonnell's methodology and case library.

joinhomera.com

THE HOMERA AUDIT

"I'm an attorney and I've had eight houses and I didn't read all that mess. If I didn't read it, and I doubt anyone around this table read it, then we can't hold people responsible for not reading every line when they were closing their loan."

— Alphonso Jackson,
Former US Secretary of Housing & Urban Development



THE HOMERA AUDIT

*Find **the difference** between what you paid and what you should have paid.*

After closing, your mortgage can change. Payments are applied, escrow shifts, servicing transfers, and new fees can appear. Almost no one checks whether it was all handled correctly.

WHEN TO RUN A HOMERA AUDIT:

- When you don't understand what you're being charged for and the numbers are different than expected.
- When you're preparing for a sale or refinance.
- You get a notice of default.

WHAT YOU'LL GET:

The **Homera Audit** reviews your loan history, compares what happened against what should have happened, and identifies discrepancies so you know exactly what was done. Then it delivers a clear and detailed report your attorney can use to pursue recovery.



THE FIVE PARTS OF THE AUDIT

1. ***Payment Application***
   Every payment, traced to where it actually went.
2. ***Fee Reconciliation***
   Every fee and advance matched against your loan documents.
3. ***Balance Trajectory***
   Your expected balance rebuilt and compared to what you were told.
4. ***Servicer Compliance***
   Transfers, escrow, and the default amount reviewed against the record.
5. ***Disclosure & TILA***
   Your APR and finance charges rebuilt, and your title and ownership checked.

$1,200

WHAT A REPORT LOOKS LIKE

*One clear report. **Documented evidence** ready for your attorney.*

Every Homera Audit report shows what happened to each dollar of your loan, violations made, codes not followed, and your rights as a borrower. Homera tells you what happened, why it's wrong, and how to fix it.

WHAT IS INSIDE THE AUDIT REPORT:

- A forensic reconstruction of your loan history.
- A line-by-line review of how payments, escrow, fees, and servicing changes were handled.
- Every finding documented with supporting evidence.
- The applicable federal law tied to each finding.
- Claims, remedies, and next steps clearly mapped.
- A ready-to-send dispute letter.
- A complete evidence package for your attorney.

LOAN ISSUES FOUND:

Payments Not Applied

Extra Fees Not Reconciled

Servicer Didn't Follow Regulations

Incorrect Disclosures

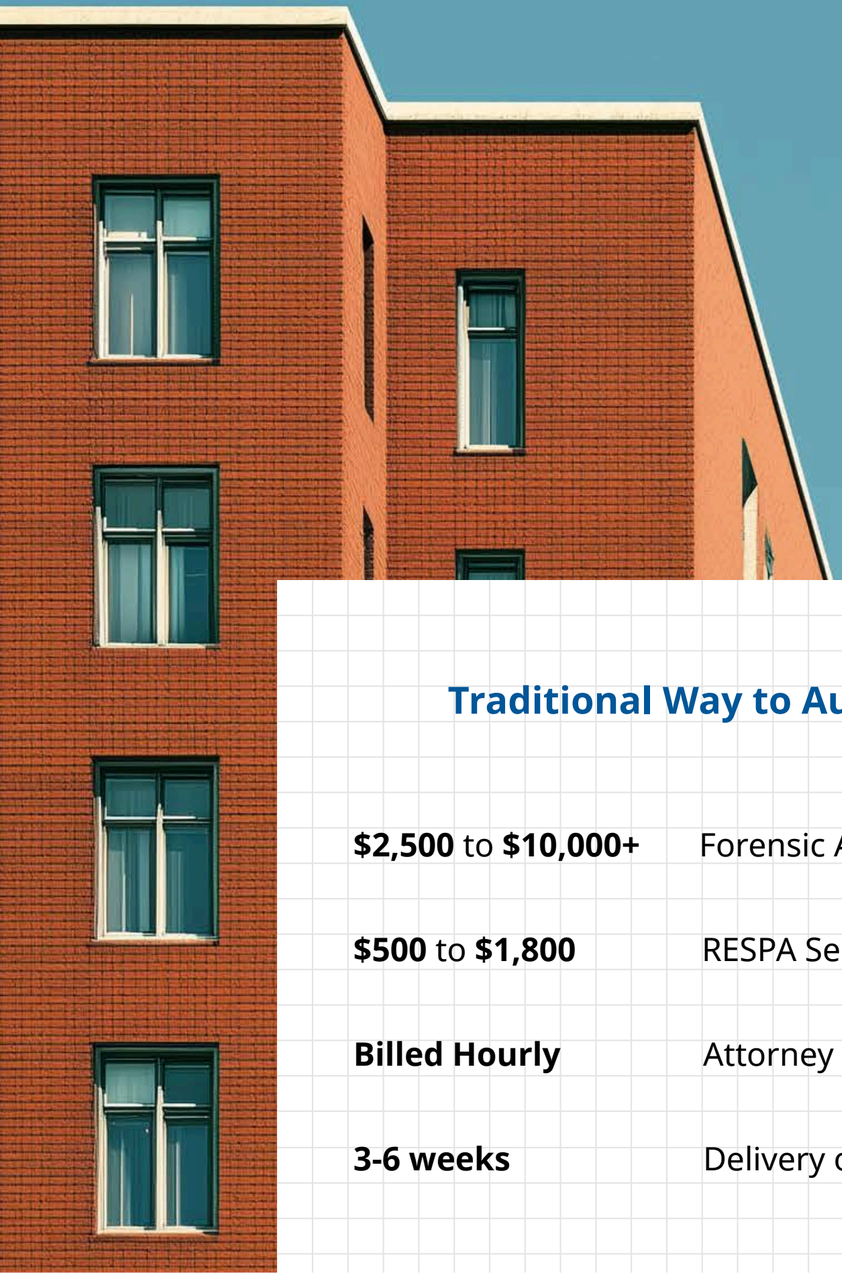
Lending Statute Violations

Interest Rates Understated

Balance Built Incorrectly







HOW IT COMPARES

Forensic mortgage review, legal-ready evidence, ***one place.***

A mortgage dispute often requires the coordinating of multiple specialists, that costs thousands and takes weeks for an audit report.

Homera does everything for you in days for one low price.

Traditional Way to Audit Your Mortgage:

$2,500 to **$10,000+**	Forensic Auditor to Reconstruct the Loan
$500 to **$1,800**	RESPA Servicing Compliance Review
Billed Hourly	Attorney to Prepare the Dispute
3-6 weeks	Delivery of Final Report

Homera Audit on your Mortgage:

$1,200:	Loan Reconstruction
	Documented Servicing Compliance Findings
	Attorney-Ready Action Package
2-3 days	Delivery of Final Report

PEACE OF MIND

Checking a loan used to take a ***forensic expert****.*
Now you have Homera.

You shouldn't have to become a mortgage expert to protect yourself.

Homera helps you understand the costs, ask better questions, monitor changes, and find mistakes before they become your biggest nightmare.

Save money.
Avoid expensive surprises.
Sign with confidence.

Start with your free *Affordability Analysis* ➔
or *Audit* your existing mortgage today ➔



Homera

Dollar figures shown are individual, anonymized case studies, not averages, typical results, or predictions. Homera does not guarantee any savings, findings, or outcomes. Homera provides forensic insight, not legal or financial advice.

joinhomera.com