

# UnityDebt Services Brochure

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# Introduction

At **UnityDebt Alliance**, we recognize that behind every debt figure lies a family, a dream, and a future resting on the line. That's why we've forged deep, collaborative partnerships with key federal and state agencies ranging from the U.S. Department of Housing and Urban Development and the Internal Revenue Service to state housing finance authorities and consumer protection divisions. By working hand-in-hand with these ministries, departments, and offices, we're uniquely positioned to navigate complex regulations and leverage official channels on your behalf, ensuring that each solution is not only tailored to your circumstances but also fully compliant with government guidelines.

As a fully licensed partner with decades of proven cooperation across government entities, our mission extends beyond mere negotiation: we are committed advocates for your financial freedom. Whether you're facing the threat of foreclosure, grappling with tax liens, or seeking relief from high-interest consumer debts, our seasoned team coordinates every step from documentation and application through to the final settlement. With UnityDebt Alliance at your side, you can move forward confidently, knowing that our expertise, agency relationships, and unwavering dedication are all focused on guiding you from hardship to lasting peace of mind.

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*True financial freedom isn't measured in dollars alone; it's the return of hope, dignity, and dreams to the families we serve.*

— **UnityDebt Alliance**

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# Mortgage Debt Relief Solutions

## • Short-Sale Negotiation

### What It Is

A **short sale** allows you to sell your home for less than the outstanding mortgage balance, avoiding foreclosure and minimizing credit impact.

### How We Work

- **Agencies & Partners:** U.S. Department of Housing & Urban Development (HUD) Office of Single Family Housing; Federal Housing Finance Agency (FHFA); county assessor's offices.
- **Process:** Assemble hardship affidavit, recent market valuation, and lender payoff proposal → submit directly to your servicer's Loss Mitigation Department → negotiate deficiency waiver.

### Required Documents

- Latest mortgage statement
- HUD-approved hardship affidavit
- County assessor valuation report
- Two most recent pay stubs and last year's tax return
- Copy of property deed

### Estimated Timeline

- Intake to package submission: 10–15 days
- Negotiation period: 45–60 days
- Closing coordination: 5–15 days

# Total: 60–90 days

# Mortgage Debt Relief Solutions

## • Principal Reduction Advocacy

### What It Is

**Principal reduction** permanently lowers your mortgage's unpaid balance, resulting in smaller payments or a shortened loan term.

### How We Work

- **Agencies & Partners:** FHFA-endorsed loss mitigation channels; your state's Department of Real Estate; Consumer Protection Division, Attorney General's Office.
- **Process:** Review lender policy manuals and third-party appraisal → prepare financial dossier → negotiate principal cut directly with your servicer's loss mitigation unit.

### Required Documents

- Certified third-party appraisal report
- Detailed financial statement (Form 433-A or equivalent)
- Copy of promissory note and mortgage deed
- Bank statements (last three months)

### Estimated Timeline

- Dossier preparation: 20–30 days
- Lender review & negotiation: 60–75 days

# Total: 90–120 days

# Mortgage Debt Relief Solutions

## • Mortgage Forgiveness Tax Exclusion Guidance

### What It Is

Under the **Mortgage Forgiveness Debt Relief Act**, up to \$2 million of forgiven mortgage debt on a primary residence can be excluded from taxable income.

### How We Work

- **Agencies & Partners:** Internal Revenue Service (IRS) Office of Chief Counsel; U.S. Department of the Treasury; National Association of Tax Professionals.
- **Process:** Gather your 1099-C and payoff statements → prepare and file IRS Form 982 → coordinate with servicer for cancellation statement → monitor legislative updates to optimize benefits.

### Required Documents

- IRS Form 1099-C (Cancellation of Debt)
- Completed IRS Form 982
- Servicer's debt cancellation statement
- Most recent federal tax return

### Estimated Timeline

- Document prep & review: 10–15 days
- IRS filing & processing: 15–30 days

# Total: 30–45 days

# Mortgage Debt Relief Solutions

## • Car Loan Forgiveness

### What It Is

**Car loan forgiveness** negotiates with your auto lender to reduce or eliminate your vehicle loan balance—often in exchange for voluntary title surrender.

### How We Work

- **Agencies & Partners:** Consumer Financial Protection Bureau (CFPB); American Fair Credit Council (AFCC); state Departments of Motor Vehicles (DMV).
- **Process:** Compile payment history, appraisal report, and hardship affidavit → negotiate with lender's loss mitigation and asset recovery teams → oversee title turnover or charge-off arrangement.

### Required Documents

- Latest auto loan statement
- Certified vehicle appraisal
- Notarized hardship affidavit
- Vehicle title (if surrendering)

### Estimated Timeline

- Intake & document prep: 10–20 days
- Lender negotiation: 30–45 days

# Total: 45–75 days

# Mortgage Debt Relief Solutions

## • HELOC Forgiveness

### What It Is

**HELOC forgiveness** secures partial or full cancellation of your Home Equity Line of Credit balance through lender hardship programs.

### How We Work

- **Agencies & Partners:** Federal Deposit Insurance Corporation (FDIC) borrower assistance; state banking regulators; bank HELOC servicing departments.
- **Process:** Prepare hardship documentation and property appraisal → submit to bank's borrower assistance unit → negotiate payoff or forgiveness terms.

### Required Documents

- Current HELOC statement
- Certified property appraisal
- Hardship evidence (medical bills, unemployment proof)
- Copy of HELOC agreement

### Estimated Timeline

- Documentation & appraisal: 15–25 days
- Bank review & negotiation: 45–65 days

**Total: 60–90 days**

# Tax Debt Resolution Services

## • IRS Offer in Compromise

### What It Is

An **Offer in Compromise (OIC)** lets you settle federal tax debt for less than the full amount owed based on your income, expenses, and asset equity.

### How We Work

- **Agencies & Partners:** IRS Fresh Start Initiative Unit; IRS Office of Appeals; Enrolled Agents with CAF access.
- **Process:** Assess your financial profile → prepare Forms 656 & 433-A/B → submit and negotiate with IRS OIC Unit → obtain binding settlement.

### Required Documents

- Forms 656 and 433-A/B
- Two years of federal and state tax returns
- Recent pay stubs and bank statements
- Asset valuation documents

### Estimated Timeline

- Financial analysis & prep: 30–45 days
- IRS review & negotiation: 90–120 days

# Total: 4–6 months

# Tax Debt Resolution Services

## • Installment Agreements

### What It Is

An **installment agreement** allows you to repay tax liabilities in manageable monthly payments under IRS-authorized plans.

### How We Work

- **Agencies & Partners:** IRS Online Payment Agreement portal; IRS Collection Division.
- **Process:** Evaluate your payment capacity → recommend plan type (streamlined, guaranteed, partial) → submit Form 9465 online → monitor compliance and renegotiate if needed.

### Required Documents

- Completed Form 9465
- Current financial statement and budget worksheet
- Pay stubs or proof of income
- Previous IRS correspondence regarding installment plans

### Estimated Timeline

- Plan design & submission: 10–20 days
- IRS confirmation: 20–40 days

# Total: 30–60 days

# Tax Debt Resolution Services

- **Currently Not Collectible Status Appeals**

## What It Is

**“Currently Not Collectible (CNC)”** status halts IRS collection actions when you can’t meet basic living expenses.

## How We Work

- **Agencies & Partners:** IRS Collection Division; American Society of Tax Problem Solvers.
- **Process:** Prepare Form 433-A/B with hardship evidence → submit to IRS Collection Division → appeal using IRS Internal Revenue Manual criteria → secure CNC designation.

## Required Documents

- Form 433-A/B
- Medical bills, unemployment letters, or proof of hardship
- Recent bank and credit card statements
- Documentation of monthly living expenses

## Estimated Timeline

- Documentation prep: 15–25 days
- IRS review & status determination: 30–50 days

**Total: 45–75 days**

# Why Choose UnityDebt Alliance?

- ▶ **Government-Licensed Partner:** Authorized by HUD, IRS, CFPB, FDIC, VA, DOE, and state regulators.
- ▶ **Deep Agency Relationships:** Decades of trust with federal and local offices.
- ▶ **Transparent Communication:** Regular updates, clear timelines.
- ▶ **End-to-End Support:** From paperwork through negotiation to final resolution.





# Get In Touch

Contact Us :



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