

HOW TO FIGHT BACK AND SAVE



THE LOAN MODIFICATION
EXPERIENCE

GISELLE LEE

How To Fight Back And Save The Loan Modification Experience

Lauren Gardner



How To Fight Back And Save The Loan Modification Experience:

Save Your Home Without Losing Your Mind or Your Money Anna Cuevas,2011-07-22 A powerful resource and toolbox to guide homeowners in the right direction Armed with the information compiled in this book homeowners can now replace stress and agony with viable ways to fight back Anna Cuevas is no stranger to the countless stories of misguided homeowners being advised that foreclosure is their sole option Most struggling homeowners are not even aware of their rights and are inaccurately declined by banks This book teaches homeowners to be one step ahead defend their homes and stop foreclosure with consumer strategy training homeowner are guided on how to be their own best advocate the loan modification process In this book you will learn Proven step by step solutions How to fight back to stop foreclosure How to take the guess work out of the loan modification process decipher the lender red tape Unveiled mortgage insider secrets

How to Fight Back and Save Giselle Lee,2009-08-26 A loan modification process given with a realistic perspective during the time of economic distress It guides you in understanding the modification process This interesting book outlines different scenarios from a personal perspective

Problems in Mortgage Servicing from Modification to Foreclosure United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2011 *Loan Modification For Dummies* Ralph R. Roberts,Lois Maljak,Joseph Kraynak,2009-07-30 The crucial information you need to secure a reliable loan modification and save your home Behind on your mortgage payments Worried about losing your home Don t panic *Loan Modification For Dummies* gives you the reliable authoritative easy to understand guidance you need to apply for and secure a loan modification that lowers your monthly house payment and keeps you in your home This practical plain English guide leads you step by step through the loan modification process from contacting your lender to applying for a loan modification evaluating the lender s initial offer and negotiating a modification that lowers your monthly payment while helping you catch up on any past due amounts You ll learn how to communicate with your bank or loan servicer recognize and avoid loan modification scams and find a knowledgeable loan modification specialist if you choose not to do it yourself Advice on determining whether you re likely to qualify for your lender s loan modification program Guidance on preparing and submitting a loan modification application that improves your chances of success Helps you figure out a monthly payment you really can afford Tips on modifying your loan even when you owe more than your home s current market value Negotiation advice for securing the best possible terms and lowest monthly payment Resources for contacting your lender obtaining free or affordable third party assistance and getting government agencies on your side Read *Loan Modification For Dummies* and start saving your home today

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Once your application is in motion the foreclosure process will be put on hold This gives you and the mortgage company time to go through all of the paperwork and see what can be done Most lenders want to extend a remedification loan to you rather than foreclosure on the property With that in mind it is to your advantage to see if you qualify About the Expert I didn t know about loan remedification until my home was already in foreclosure I was trying to explore my options and came across the details I was frustrated that my mortgage company hadn t taken the time to share that with me as a possibility They had no trouble calling me at least twice per week to ask for the full amount I was due They refused to take payments and didn t seem to care about the reason why I was getting behind Armed with information I called them and asked for a loan remedification application I am glad I did as it got me back on track with my home loan I am hopeful this process can do the same for you If you are facing foreclosure you definitely want to look into home loan remedification as an opportunity

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