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Loan Modification 2012: Essential Guide for Homeowners Landlords Professional Advisors

Dean Allen Kackley Esq

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Mortgage problems? Everything changed on June 1, 2012. This book will help. It’s the consumer’s version of federal rules for modifying home loans, current with important changes that took effect on June 1, 2012. If you don’t know what to do. If you’ve applied for a modification, but it’s taking too long. Even if you’ve been turned down. Rely on this valuable resource during a long, unfamiliar, and discouraging process. It can shift the balance of power and help you get control. Cut through technical jargon and specialized knowledge. Homeowners, landlords, and their trusted advisors now have a simple and complete reference when working with lenders. Step by step, it explains what you need to know and do to get a loan modification. The federal Making Home Affordable Modification Program sets rules for more than 85% of all home loans. What are the rules? Can I lower my payments? Is my lender required to modify my loan? Do I qualify? Does my lender play by the rules? Here are the answers to your questions, plus 12 questions to ask your lender. Now you can understand the guidelines that the big lenders like Bank of America, Chase, and Wells Fargo use to modify home loans. They claim they want to help. It doesn’t matter – they are overwhelmed. Borrowers must take responsibility for themselves. This book makes that possible. Loan Modification 2012 Essential Guide includes helpful suggestions and practical tools. Use the forms, grids, and worksheets to calculate your new payment, complete financial information, and qualify for a modification. Look up unfamiliar, but crucial terms in the Glossary. This is the User’s Manual for homeowners, landlords, and their professional advisors to get the most out of the Home Affordable Modification Program. Knowledge is power. Get the results you want and deserve.

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