



Stop Foreclosure: How to Get a Loan Modification

Robert Rodgers PhD

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Need to Stop Foreclosure on Your Home? Want Your Home Mortgage Modified? Confused about What it Takes to Get a Mortgage Modification? Need to Know if You will Qualify? Already Applied for a Mortgage Modification and Can't Believe What has been happening? It helps immensely to know precisely what to expect and exactly what you are up against when applying for a home mortgage modification. I know what it takes to succeed. I experienced first hand the process from start to finish as a home owner who applied for a modification to his home mortgage. I am also a foreclosure mediator today, so I have a birds eye perspective on how the process really works in practice. The good news is that I did succeed in cutting the interest rate on my home mortgage in half. The bad news is that this success came at a heavy price of stress, anxiety, worry and day to day attention over a 14 month period. I wrote How to Stop Foreclosure to share with others like you what I learned about the process. If you apply for a modification of your mortgage with the intent of averting foreclosure without knowing what you are up against you are in for a rude shock to your nervous system. Be prepared to be stressed and traumatized. I was. I have key suggestions and insights that will speed up the time it will take to get a decision, reduce your worry and ease your anxiety. I also know a great deal about the process as a foreclosure mediator. As a foreclosure mediator I have had the fascinating opportunity to have conversations with managers in positions to decide whether a home owner gets a mortgage or not. I really do have the inside scoop for you on what it takes to succeed. I offer in my new book all the information you need to figure out for yourself whether you have little chance to succeed and if it is even worth applying in the first place. I decided I also now needed to help others who confront the same challenge. If I knew then what I know today, I could have cut the 14 months it took me to get a modification of my home mortgage in half. I only wish I had this book to read before I became so intimately involved in the process of applying for a mortgage modification. Let me say at the outset that the process applying for a home mortgage modification is no easy task. It is not a friendly exchange between you, the home owner and your mortgage servicer. It is an entirely unpleasant process which leaves everyone who has experienced the process mentally exhausted and physical depleted. I wrote Stop Foreclosure to help you succeed in getting a modification without experiencing the frustration and anxiety it created for me. I cut to the chase and address the fundamental issues when it comes to getting your mortgage modified: What you can expect from your mortgage servicer? What will determine whether you succeed or fail? What steps you can take to improve your chances of success? What realistically speaking is the outcome you can expect if you succeed? As a foreclosure mediator for the state of Washington I facilitate discussions between home owners seeking a modification to their home mortgage and managers from their mortgage servicing company who have the authority to decide whether a modification is offered. Needless to say, I have seen and heard a lot over the past several years. I have a good sense of how the process really works and what you can realistically expect from your mortgage servicer. The way most people think the process works is a far cry from how it really works in practice. If you act on my suggestions, I predict you will be very pleased with the final outcome. Knowing the truth about how the process really works will also reduce your frustrations when everything seems to be going wrong. What is happening to you happens to everyone! The goal here is to achieve a final outcome that will be right in every respect for you and your family.

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