
7 Options to Stopping FORECLOSURE.



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We have shown homeowners how to not only stop foreclosure... but how to save hundreds or even thousands of dollars by avoiding the mistakes that others make.

Know Your Options so that You Can Make the Right Decisions!

Whether you have been facing financial difficulties for some time, or you are just in a slump because of job loss, injury, or other setbacks that life brings, YOU MUST EDUCATE YOURSELF.

Facing foreclosure is an emotionally-charged event. Most owners in situations like yours have intense feelings of fear and anxiety.

Homeowners who focus solely on saving their home without considering their entire financial picture often end up in even deeper trouble because they fail to look at the short and long term affects of their emotionally charged decisions.

This is likely the first time you have ever faced foreclosure. Well, it is not our first time and if you allow our professional team with over 20 years of experience help you, then we can inform you about all your options available to you. Call us: 832-308-0229

**** WHAT IS IMPORTANT IS THAT YOU UNDERSTAND YOUR OPTIONS SO THAT YOU CAN MAKE THE VERY BEST, MOST LOGICAL DECISIONS. ****



FORECLOSURE OPTIONS

Following are the most common options for people facing foreclosure. Depending on your situation, all these options may, or may not, be available to you. Everyone's individual situation is different.



1. Reinstate the Loan
2. Forbearance of Loan
3. Loan Modification
4. Sell with and Agent
5. Mortgage Refinancing
6. Filing for Bankruptcy
7. Sell Fast for Cash

Your Options explained:

1) **REINSTATE THE LOAN**- The most obvious of option is to pay the loan and get it current. If foreclosure proceedings have already been filed then the amount needed to get the loan current will not only include back payments, but also late charges and possibly attorney fees. This is the quickest and the most efficient way of ending a foreclosure action.

2) **FORBEARANCE OF LOAN**- Forbearance provides you time to improve your financial conditions and get back on your feet. In this, your mortgage company would reduce the monthly payments or would suspend it completely for a specified period. After that period, you would continue with the original loan terms. Forbearance will also affect your credit, but the damage would be less than the foreclosure.

3) **LOAN MODIFICATION**- A loan modification seeks to avoid foreclosure by negotiation with the lender to modify the terms of the loan. Loan modifications may include adjusting the interest rate, extending the loan period, or adding the delinquent portion and fees back onto the principal of the loan to be repaid over time. Use a professional with experience working with lenders.

4) **SELL WITH AGENT**- Selling with a professional agent is another great plan of action to relief the debt. Most professional agents will be able to sell your house and be able to pay off the debt and for you to move forward with your credit intact.



5) **MORTGAGE REFINANCING**- In most cases, once foreclosure has started, you have been through several months of late payments or no payments. These late payments have a devastating effect on your credit rating. This option is normally only for those with excellent credit histories and who have only suffered a temporary setback. If you are seriously considering this option, then call us. We have professionals on our team that specialize in working with home owners in foreclosure/pre-foreclosure situation and can help you. Remember that time is of the essence so don't waste valuable time on this option. You could lose your home while waiting on loan approval.

6) **FILING FOR BANKRUPTCY**- Filing a Chapter 7 or Chapter 13 Bankruptcy could be an option if you need more time to pay a mortgage delinquency or need to restructure debt so you have funds. However, it is best to speak with an attorney, as filing any type of Bankruptcy can have dire and lasting consequences for your credit.

7) **SELL FAST FOR CASH**- To many homeowners this is the best option if you cannot afford the mortgage payments and if the house has any sort of equity. Other things to consider are the condition of the home, and how much time you have. A cash buyer will be able to purchase fast and buy house as-is. This will save you money and solve your problem very quickly.



We would love to tell you that stopping a foreclosure is a simple process, but this simply is not the case. Contact a professional that has experience dealing with the banks.

We trust that this overview of your foreclosure options will help you start down the path to make an informed decision making to protect yourself, your family, your home and your credit!

To discuss any of these options, please call us. 832-308-0229

REMEMBER:

TIME IS NOT YOUR FRIEND!!!

If your house payments are behind more than 3 payments, your lender has probably already placed you in pre-foreclosure or foreclosure proceedings. Do not fall into the trap of thinking that everything will magically work itself out. -- It WILL NOT work itself out.



THE LONGER YOU WAIT; THE HARDER IT IS FOR US TO HELP YOU!

TO AVOID THIS, YOU MUST ACT QUICKLY!

The decision to do nothing is the worst decision to make, by doing nothing you are turning a blind eye to the reality while possibly losing your home. While time passes on, thousands of dollars in penalties and legal fees are being added to the balance you owe. Every single day extra interest is added!



**OUR SERVICE IS
COMPLETELY
FREE OF CHARGE!**

If you have already decided that it is in your best interest to sell your house, and are ready to discuss this option, we are **ALSO** able to **BUY** your house, and If your property qualifies, we will structure several options, and let you choose the option that will be good for you and us.

You have a lot to gain and nothing to lose by making a call to us and discovering all your legal options.

You do have a lot to lose by doing **NOTHING**, so call us as soon as possible.

Contact us directly [832-308-0229](tel:832-308-0229) as soon as possible, we will do everything to find the best solution for you. You are still in control of this situation.



Paul Humerez

Real Estate Entrepreneur/Investor with over 5 years' experience helping home owners in distressed situations.



Michael Lindsay

Has more than 20 years working in real estate as a broker assisting people sell their house and buy a house.



Vanessa Pineda

Professional real estate agent specializing in assisting homeowners in foreclosure and pre-foreclosure situation.

This report provides information concerning foreclosure law designed to help users safely cope with their own legal need. But legal information is not the same as legal advice. The application of law varies with an individual's specific circumstances. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a professional agent and attorney if you want legal advice.