



How To Get a Mortgage Modification in These Crazy Times

Robert Rodgers PhD

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You love your home and do not want to sell it? You do not want to lose your home to a foreclosure? Have you decided to apply for a modification to your home mortgage to get a affordable payment? You have heard horror stories of other people who have applied for modifications and been rejected? Do you need to know precisely what you can do to improve your chances of getting you home mortgage modified? How to Get a Mortgage Modification These Crazy Times offers the step by step formula for success. All of questions are answered: 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. I have the responsibility of declaring whether either party to the negotiations acted in good faith. 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. Take my suggestions seriously and you should also be able to reduce the time it will take to get a favorable decision. Knowing exactly how the process works and understanding the factors that play a role in the final decision to modify or not modify a loan places you in an very advantageous position. It puts you in the driver's seat. You can determine for yourself whether you qualify for a modification. If you do not qualify for a modification I provide an explanation of the other options you can consider – some good and some not so good.

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Ronald Stauffer:

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Titus Johnson:

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