



Why are Loan Modifications Available?

Right now, because of the increasing amount of foreclosures, banks and mortgage lenders have become increasingly more willing to negotiate the terms of loans and Repayment program. Home Foreclosures are not a good solution for anyone including banks and lenders. They often lose a lot of money on such transactions. In today's economy, they have become extremely flexible in avoiding foreclosure proceedings.

FREE, FREE, Now is the time to make changes to your Mortgage Loan to avoid Foreclosure or repossessions. Put the loan experts to work for you. We work with your lender to modify your existing loan negotiating a win/win situation where lenders get their payments and you get an equitable restructuring of the existing loan. These changes will enable you to stay in your home during these unprecedented economic challenges of our time. Past due loans will adversely affect your credit score and rating.

Simply complete our 1-minute FREE Loan Modification engine. You will instantly know whether you qualify and be quoted what an Attorneys, Banker, and Real State expert can achieve for your individual needs.

In Bankruptcy * <input checked="" type="radio"/> Yes <input type="radio"/> No	First Name * <input type="text"/>
In Foreclosure * <input checked="" type="radio"/> Yes <input type="radio"/> No	Last Name * <input type="text"/>
Hardship <input type="text" value="Select"/>	Address <input type="text"/>
Payments Behind <input type="text" value="Select One"/>	Postal Code <input type="text"/>
State * <input type="text" value="Select"/>	Phone Number * <input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>
Credit Card Debt * <input type="text" value="Select"/>	Alt Phone Number * <input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/>
Mortgage Balance * <input type="text" value="[Select One...]"/>	Comments <input type="text"/>
Email * <input type="text"/>	
<input type="button" value="Submit"/>	

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IMPORTANT-PLEASE READ: By providing your contact information on this website, you are expressly granting permission to be contacted regarding loan modification services even though you may have previously chosen to have your telephone number added to any Do-Not-Call List including lists maintained by any local, state, or federal government agency. This is not a government site or program. There is information on this site to help you find out more about the government programs that exist.

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If you are facing foreclosure or fear foreclosure then a loan modification could be a good alternative for. There are lots of resources offered to you to educate your self on all of the programs both public and private that are out there to you. Many of the a lot more preferred government programs contain the HFA Loan Modification Program, HUD assisted loan modification, along with the greatest 1 is the HAMP loan modification program. Far more data may be discovered on every of these by searching on the internet. Its critical to note that all of the programs are free and you can call you bank directly to see if they may be a viable possibilities for you.

On the other hand, if you are trying to find a 3rd party, meaning a person not associated with your bank to explain these programs to you, then our web page will offer your details to third party firms that will explain every in detail. They really should have all of the fastest info and guidelines on the HAMP program and HUD programs. Again, its critical to note that your bank such as Citi Bank or Bank of America, or for that matter any of the hundreds of lender or servicer will not charge you for a loan modification. Our objective is to refer your information and facts to for profit firms that specialize in assisting homeowners with a loan modification. If foreclosure is a possibility for you then it really is imperative you take action as soon as achievable. No matter which course you determine to take, HUD, HAMP, 3rd party for profit, own your own, attorney, etc... The very first factor it is best to do would be to call your Bank or mortgage lender and let them know you want to resolve the issues. It really is really significant to face these complications head on and to open a line of communication together with your bank.

Facing foreclosure could be overwhelming and scary, but by taking the best actions you may be able to maintain your household and save your credit. A loan modification is really a process where the original terms of a mortgage is modified, giving the homeowner new payment terms that they can handle. It'll ordinarily involve a lower interest rate, extension of the term, adding missed payments to the end of the loan, reduction in principle, or a mixture of these. . A number of the lenders that participate inside the HAMP program or other modification programs are: Chase Mortgage, Bank of America Mortgage, EMC, LBPS, Litton Loan, Wachovia, Wells Fargo, GMAC Mortgage, ALLY and a lot of other major and minor lenders and servicer's are helping homeowners with a Loan Modification.

There have been many programs to help with this, there are programs such as the HAMP program and most all major banks participate in this program. Bank of America, Wells Fargo, Wachovia, Citi Mortgage and many of the small services such as Litton Loan, EMC, HSBC and many others are assisting homeowners. If you are experiencing a hardship that should warrant a lender such as Wachovia , Wells Fargo, Chase, Chase Home Loans, JP Morgan Chase, Bank of America, Country Wide, Litton Loan servicing, EMC, Ocwen Loan Servicing, Onewest Bank, Indy Mac, GMAC Mortgage and Citi Bank to extend a loan Modification to you using this site will not guarantee their cooperation.

We also recommend before you give up and walk away from your home you talk to a professional about a Short Sale and a Deed in Lieu as well as call any non profit organization including but not limited to HUD Counsler, NACA, Neighborhood Assistance Corporation of America or Hope Now. Although we are not associated with them we recommend seeking advice from them when your lender fails to offer you assistance.

Respectfully,

Consumer Protection Assistance Coalition
Non Profit Mortgage Banking & Loss Mitigation Consultants

- ASSOCIATED LINKS -

This is a national disaster. If you do not choose our help, then by all means do not give up your rights, get help somewhere.

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