

## Welcome to JustAnswer, the largest online question and Expert answer site

Thousands of verified Experts are ready to answer your specific questions 24/7.

### How JustAnswer Works

Satisfaction is guaranteed and you pay your Expert only if you are satisfied.



#### ASK YOUR QUESTION

Just type your detailed question and click "Get an Answer."



#### DISCUSS WITH AN EXPERT

In minutes you'll get a response from an Expert. You can always ask follow-up questions.



#### ACCEPT YOUR ANSWER

Happy with your answer? Just click "Accept" to pay your Expert.

[Ask Your Question Now](#)

Legal & Tax

More Categories

### Enter Your Question

Type Your Real Estate Law Question Here...

15 Real Estate Lawyers are Online Now

[Get an Answer](#)

### Meet the Experts



**Tina**

Lawyer

Positive Feedback: **98.8%**

Satisfied Customers: **3928**

14 years of legal experience including real estate law.

[Last 1 Visit >](#)

### What Customers are Saying

“ My first experience with Just Answer has been better than I ever thought possible. I had a fairly complex legal question regarding Medicare provider regulations. For a week I had been trying to find an attorney familiar with Medicare but to no avail. I really didn't expect anyone at Just Answer to know anything about this issue. Not the attorney who answered my question, Dmitry Alexander Kazun, Esq., not only answered the question but cited the specific Medicare regulation in question. For six years, I was a Westlaw representative so I've worked with hundreds of attorneys. Some attorneys are knowledgeable and some aren't, especially about administrative law. But Mr. Kazun clearly had an exceptional understanding of the issue and was able to explain it concisely. I would recommend Just Answer to anyone. Great service that lives up to it's promise! ”

Gary B. Edwards, OK

[Last 1 Visit >](#)

## Can a Florida land trust stop a foreclosure, if the loan was

### Customer Question

[ASK YOUR OWN QUESTION NOW >](#)

Can a Florida land trust stop a foreclosure, if the [loan](#) was predatory?

Submitted: 16 days ago.

Category: Real Estate Law Status: CLOSED

error

### Optional Information

Optional Information:

State/Country relating to question: Florida

Already Tried:

I was told by BOA that in order to get a modification on a loan that balloons in 2years I would have to be at least two months late. A year and a half later no modification, [bank](#) will not let me catch up, the house is worth approx 100k but owe over 200k and again balloons in less than 3 years.

### Response From Expert

Posted by [RealEstateAnswer](#) 16 days ago.

Hi I will be the professional that will be helping you today. I look forward to providing you with information to help solve your problem.

Did BOA state why they will not offer a loan modification? Do you have any proof to support what they said about the loan modification and that is the loan was two months late that you would qualify for it?

### Response From Expert

Posted by [RealEstateAnswer](#) 16 days ago.

Hi Keith, just wanted to see if you had a chance to review my information request above.

### Customer Reply

15 days and 23 hours ago.

I applied for two [loan mods](#) with BOA at the same time on [my 2 homes](#) properties, at the same time. One went through approx 8 months ago. About four months ago the other was declined because I do not live in house. I never lived in either home. I have offered [good in lieu](#) or to catch up on previous 15 months behind ifn they modify from a 10 year interest only loan to a fixed non predatory loan. As this is I would have lost this home in two years when it balloons as it is over 100,000.00 underwater. And No I do not have proof that they told me I had to be at least two months late to modify. Although I am not the only one that has been told the same.

### Expert's Answer

Posted by [RealEstateAnswer](#) 15 days and 23 hours ago.

I certainly understand your concern. It is not uncommon for a lender to tell a borrower that in order for them to be considered for a loan modification, that they need to be in default on the loan. This is only to be considered for one and other factors are also used, to determine if the borrower is eligible. However, if the lender decides to [approve](#) on the property, the defendant/borrower, could raise any affirmative defenses that they may have, when they are served with the summons and complaint and need to file an answer. If there is a basis for predatory lending, it can be asserted as a defense. Moreover, if a lawsuit is filed, the defendant could ask that the case be sent to mediation, if it is not required by the county in which the property is located. Often times, properties that are [foreclosed](#) are required to be mediated before the plaintiff can proceed to final judgment. However, a Judge will normally send any party to mediation if they request it and want a chance to save the home and speak with the lender.

Please let me know if you have any follow up questions or need any clarification on something which I stated above, prior to rating me. Please remember to only rate my answer when you are 100% satisfied. IF you feel the need to click either of the two boxes/stars on the left, please STOP and reply to me via the "REPLY TO EXPERT or CONTINUE CONVERSATION" button. I want to make sure your experience with the site was as pleasurable as possible and that you are satisfied with the help I provided. If you have nothing further, please rate my answer with 3, 4 or 5 boxes/stars, so I can get [credit](#) for my help - I hope you found it to be excellent! Please let me know if you are having any problems rating my answer on the site.

### Customer Reply

14 days and 21 hours ago.

If I were to rate the answer it would be a low score as it did not answer my question. Can a Florida land trust stop a [foreclosure](#)?

### Expert's Answer

Posted by [RealEstateAnswer](#) 14 days and 21 hours ago.

#### THIS ANSWER IS LOCKED!

You can view this answer by clicking here to [Register](#) or [Login](#) and paying \$3. If you've already paid for this answer, simply [login](#).

### Response From Expert

Posted by [RealEstateAnswer](#) 14 days and 21 hours ago.

Keith, do you have any additional questions I can answer or something which I can clarify? I would be happy to continue to help you.

### Customer Reply

14 days and 20 hours ago.

I was told by Fidelity land trust that they could form a Florida land trust for me that would block the foreclosure, and they would prove loan was predatory through country wide, and would then sell me back the house at a [reduced price](#), after suing the bank for predatory practice. I just want to know if this can be achieved or not. There is no upfront cost to me. I asked this question as I have already dealt with a predatory attorney that charge me 7500.00 and said he could get them to drop foreclosure and modify, he did nothing except send a letter to cease and desist, then got all my info for a loan mod and never turned it in. 10 months later I had to hire a new attorney to answer the foreclosures. However the rating is based on the fact you are an expert but then say this is merely information and not legal advice. Legal advice is what I need. Sorry

### Response From Expert

Posted by [RealEstateAnswer](#) 14 days and 16 hours ago.

I'm sorry about that. Best of luck.

RealEstateAnswer1104.0163020486

15 Real Estate Lawyers are online right now

[Ask Your Question Now](#)

**DISCLAIMER:** Answers from Experts on JustAnswer are not substitutes for the advice of an attorney. JustAnswer is a public forum and questions and responses are not private or confidential or protected by the attorney-client privilege. The Expert above is not your attorney, and the response above is not legal advice. You should not read this response to provide specific action or address specific circumstances, but only to give you a sense of general principles of law that might affect the situation you describe. Application of these general principles to particular circumstances must be done by a lawyer who has spoken with you in confidence, learned all relevant information, and explored various options. Before acting on these general principles, you should hire a lawyer licensed to practice law in the jurisdiction to which your question pertains.

The responses above are from individual Experts, not JustAnswer. The site and services are provided "as is". To view the verified credential of an Expert, click on the "Verified" symbol in the Expert's profile. This site is not for emergency questions which should be directed immediately by telephone or in-person to qualified professionals. Please carefully read the Terms of Service.