

## WHAT IS FORECLOSURE DEFENSE?

Never before have we seen so many homeowners faced with the possibility that they may lose their home.

Due to current economic hardships, millions of people find themselves struggling to pay their bills. Combine this with a slumping housing market, tightening of the lending industry and massive layoffs of big businesses; it is easy to see how bad things can happen to good people.

The foreclosure process can put a lot of stress on the homeowner and family. Creditors will constantly be calling and your credit scores will be negatively impacted. These are all things no family should have to go through.

Until now, 95% of all homeowners have had no idea there are actual legal remedies and defenses they can take to aggressively protect their home from foreclosure.

In most cases homeowners do nothing and allow the banks to take their home, but the Foreclosure Defense Group is revolutionizing the way people fight foreclosure.

[www.ForeclosureDefenseGroup.com](http://www.ForeclosureDefenseGroup.com) is an education based marketing group dedicated to creating awareness and assisting homeowners in learning what they can do to keep their home and protect their American Dream.

We specialize in sitting down with homeowners one-on-one regardless of their current situation, to see what options they have and what the best course of action is at that time.

When faced with foreclosure a homeowner will typically try the following strategies.

Unfortunately, in most cases these will not work for the following reasons.

- **Refinance:** Loss of income, low credit scores, decreased property value. Homeowner will not qualify.
- **Loan Modification:** Banks are currently under staffed and extremely unorganized. It can take months with no results.
- **Bankruptcy:** This is a last resort and most likely will not resolve any housing issues.

The reality is that the absolute best chance a homeowner has at keeping their home is by defending their rights in a court of law using the Foreclosure Defense Program.

The Foreclosure Defense Group is a cutting edge strategy designed to stop the foreclosure process while an attorney litigates with the lender to reach an acceptable settlement with new loan terms often resulting in:

- **Reduced principle.**
- **Lower interest rates.**
- **New loan terms.**

The primary objective of the Foreclosure Defense Group is to buy the homeowner time, which in many cases can be 8-16 months or more and get an aggressive settlement with the lender for a new mortgage which the homeowner can afford. This is not a loan modification, but rather a new loan all together.

The reason why this is such an effective strategy is because the attorney will file a counter suit against the bank turning the homeowner from the defendant into the plaintiff. This is crucial because the banks are used to no opposition.

When the attorney files a counter claim on the homeowners behalf the banks now know they are in for a fight.

In many cases the banks are better off settling with the homeowner rather than going to court. Many loans contain fraud and predatory lending which if exposed in court could cost the banks millions of dollars, so they would prefer to settle with the homeowner before this happens.

That is why it is crucial to set up a FREE no-obligation consultation as soon as possible with one of our trained foreclosure defense specialists, so that they can learn more about your current situation and provide strategies so that you can keep your home, before it is too late.