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take charge your key to managing your financial future empowers you with the invaluable knowledge you need to get your finances in order written to provide you with valuable insights in the area of debt reconciliation taking charge covers such topics as how to secure the most advantageous mortgage terms and conditions avoid or initiate bankruptcy obtain optimal credit terms handle collection agency calls and much much more it is a

comprehensive a z guide on how to manage your finances a reference manual that will help you navigate the challenges of personal financial management so that you may regain both your credit worthiness and your self esteem this quick read will equip you with a crucial understanding of how to make the best informed decisions for your financial future in todays economic climate

navigating the mortgage modification mess a cautionary tale takes the reader on a serious yet sarcastically humorous trip through federal and internal bank programs for modifying home mortgages it represents a 3 year timeline of the authors attempt to save part of the american dream of home ownership the process involved submitting and often resubmitting a large amount of paperwork to answer underwriter questions and justify a hardship request for mortgage modification during the process the author saved notes from phone conversations and copies of correspondence from financial institutions this cautionary tale is a compilation of these communications that underlines the gross inefficiencies inherent to hamp hafa and other mortgage modification programs with the current housing market there are other people facing foreclosure and the need to modify existing mortgages the author hopes the experiences described in this cautionary tale will help others avoid pitfalls as they try to navigate through the many available mortgage modification programs

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