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**Help! I'm
Underwater on My
Mortgage - The
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This works only
if a homeowner
owns other
property free
and clear. The
bank might agree
to swap the

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security for the
mortgage from
the underwater
home to the home
without a
mortgage. By
switching out
the security for
the loan, the
homeowner might
be able to sell
the underwater
home at a
reasonable price

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without a loan
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in place. The
More On Your
homeowner then
Home Than Its
can use the
Worth
proceeds from
that sale to pay
down as much of
the mortgage as
possible.

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What if you're
upside down in
your home? . . .
try to abandon
their current
home to the
lender since
it's underwater.
Doing so can
destroy their
credit rating,
and may make it
almost
impossible . . .

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**Underwater on
your home loan?
You do have
options |
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In Underwater
Home, Professor
White addresses
all your
concerns and
helps you work
through the
emotions and

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practical
Do If You Owe
realities of
More On Your
being underwater
Home Thanks
on your home. He
Worth
explains your
options and
gives you the
facts that will
empower you to
make the best
decision for
your family,
free from guilt
or fear, and

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**Underwater Home
What Should You**

A mortgage is underwater when you owe more money on it than the home itself is worth. If you find yourself

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your mortgage,
there are a few
options you can
consider,
including
refinancing. The
best option,
though is to
stay in your
home. If you
absolutely must
leave, you can
consider things

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like short sales
Do If You Owe
or strategic
defaults.
More On Your
Home Than Its
When Is a Home
Worth
"Underwater"? -

CBS News

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New House When
Your Current
Home Is
Underwater. By
Peter Anderson 8
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What is your
home worth to
YOU! ..if you'd
rather get out
from under the
obligation;
pursue a deed-in-
lieu or try for

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Home Than It's
Worth

a short sale...
foreclosure is a
last resort, as
is bankruptcy
BUT, if you like
your home,
perhaps another
re-fi would be
the answer at
today's very very
low rates
(perhaps a 15 yr
note or ARM
...that way you

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Zillow

For example, a
\$100 per month
income would
take 33.3 years
to pay off a
\$40k loss if you
had to bring

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funds to the table because your home is underwater. Therefore, while landlording is not for everyone and it certainly has its number moments, it can truly be beneficial in the long run.

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If you are
underwater on
your home
mortgage, this
book is a must-
have. If you
have a friend or
a family member
who is
underwater on

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their home mortgage, or struggling to make sense of the various options available to them, consider a polite way to introduce them to this book. They will be forever grateful for your

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More On Your
**Underwater
Home Than Its
Mortgage Defined**

A house is
"underwater"
when the owner
owes more on the
mortgage than
the house is
worth. For
example, if you
buy a house for

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\$400,000, taking out a \$360,000 mortgage, and the market value slides to \$320,000, you are "underwater" -- because you owe \$360,000, and your home is worth only \$320,000.

What to do if

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you're upside
down in your
home On Your
Home Thanks
Worth

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: what should
you do if you
owe more on your
home than it's
worth?. [Brent T
White] -- "An
emotional and
practical guide

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More On Your
homeowner ...
explains when it
Home Thanks
makes financial
Worth
sense to stay in
your underwater
home and when it
makes sense to
get out ...
explains your
options ...

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and others.

**My home is
underwater -
what should I**

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You are not currently eligible to refinance under any of the programs specifically designed for underwater borrowers.

However, you may be eligible for a loan

Get Free Underwater Home Modification or Another Program.
In most cases, your current servicer is the company you last submitted your mortgage payment to.

Mortgage Underwater? Here Are Your Options - Money Under 30

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My home is underwater – what should I do? March 15, 2012. If he is underwater, we can suggest a plan where he tackles the problem. We can also point out benefits and drawbacks of the options we are

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aware of, but
Do If You Owe
ultimately, your
More On Your
son must make
Home Than Its
the call. It
Worth
sounds as though
you want to help
him figure it
out.

Trying To Buy A
New House When
Your Current
Home Is
Underwater

Get Free Underwater Home What Should You 6 Options if Do If You Owe You're Underwater on Your Mortgage.

The value of the home went up for awhile and we (probably stupidly) decided to take out a home equity line of credit on it for various reasons,

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thinking we'd
Do If You Owe
sell it and
More On Your
everything would
Home Thanks
even out. Fast
Worth
forward 6 years,
and we are now
severely
underwater on
our home.

How to Dump an
Underwater Home
Without Doing a
Short Sale

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An underwater mortgage is a home purchase loan with a higher principal than the free-market value of the home. This situation can occur when property values are falling. In an underwater mortgage, ...

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Home, Professor
White addresses
all your
concerns and
helps you work
through the
emotions and
practical

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realities of
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being underwater
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on your home. He
Home That's
explains your
Worth
options and
gives you the
facts that will
empower you to
make the best
decision for
your family,
free from guilt
or fear, and
with clarity,

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confidence, and
Do If You Owe
peace of mind.
More On Your

**What To Do When
Your House is
Underwater**

The value of
your home should
recover and
begin to rise.
While this may
happen, your
home may take
several years to

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reach the value
Do If You Owe
More On Your
Home Than Its
Worth

of what you
originally paid
for it. If you
are in the
situation it is
best to look at
the long-term
picture and
realize that you
will not always
be underwater on
your mortgage.

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Zillow

Take action and
get back on the
path to
financial
stability. Here
are options if
you have an
underwater
mortgage and owe

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Underwater Home: What Should You Do If You Owe More on ...

An underwater mortgage is when a homeowner owes more on a mortgage than your house is worth. For

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example, your home is worth \$250,000, but you owe \$300,000 on the mortgage; that means you are underwater, or upside-down on your mortgage. This is also referred to as negative equity. Why is Refinancing

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Mortgage? These
Solutions Can
Help You Come Up

•••

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Home, Professor
White addresses
all your
concerns and
helps you work
through the

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emotions and
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explains your
options and
gives you the
facts that will
empower you to
make the best
decision for
your family,
free from guilt

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or fear, and
Do If You Owe
with clarity,
More On Your
confidence, and
Home Than Its
peace of mind.
Worth

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