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# Underwater: Options When Your Mortgage Is Upside Down

*Chris Lauer*

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# Underwater: Options When Your Mortgage Is Upside Down

*Chris Lauer*

**Underwater: Options When Your Mortgage Is Upside Down** Chris Lauer
Just about every month, housing values in the U.S. fall. That, in turn, increases the number of people who owe more on their houses than they are worth?either trapping them in homes they may no longer want or putting them in danger of financial catastrophe if they lose a job or are otherwise unable to meet the mortgage. *Underwater: Options When Your Mortgage Is Upside Down* offers valuable advice to homeowners on ways they can unload a house they no longer want, save a home from foreclosure, or undergo foreclosure and start anew. The book offers smart advice from lawyers, bankers, real estate agents, personal finance experts, and homeowners who have seen the foreclosure process firsthand, as well as those who have been able to save their homes through loan modifications and other creative methods. Those faced with tough choices will find invaluable guidance to help them make well-informed decisions while managing the emotional fallout each brings.

Many of the eleven million people in the U.S. now facing the “underwater” dilemma wonder: Is staying put the only option? What if I can’t pay the monthly mortgage bill? Can I save my home? *Underwater: Options When Your Mortgage Is Upside Down* outlines the options?when foreclosure is a good idea, how to best protect the equity you've built up, the financial repercussions of going into foreclosure, strategies for renegotiating a loan, taking advantage of government programs designed to keep you happily housed, and more. Veteran financial journalist **Chris Lauer** provides the facts, ideas, and advice that can help any underwater homeowner?especially those facing foreclosure?make smart decisions for a better future.

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