

# Stop Foreclosure



Location **Hawaii**  
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# How to Stop Foreclosure Oahu

You don't have to allow your Oahu home to get foreclosed upon - there are alternatives. When you're scared of losing your home (understandable!), life can be very stressful. Some people become so paralyzed by fear that they don't do anything at all, which is the worst thing to happen. We strongly recommend that you take action to stop foreclosure Oahu TODAY - don't wait. Your bank certainly won't wait to keep moving ahead with the foreclosure.

These steps may include any of the following:

- \* Loan modification
- \* Work out an arrangement with your mortgage lender
- \* Selling your home before the foreclosure date
- \* Even filing for bankruptcy (talk to a lawyer if considering that).

Current laws normally allow your lender to take back your house since it's the recorded collateral for your mortgage loan that's now in default, but your lender must still follow specific steps.

The three most important steps of foreclosure are 1) pre-foreclosure, 2) lawsuit, and 3) auction of your property. When homeowners first begin to fall behind on their mortgage payments and aren't able to get

current within a couple of months, the bank will usually put the mortgage into pre-foreclosure. In this stage, the bank/lender will usually call you to get an update on the property and to rework out the payment plan. The borrower may still be in a financial pinch, but even make some payments. Payment plans aren't automatic guarantees of privileges, lower interest and late charges, mortgage deferral while on the edge of the lean, though. It may still make you more expensive, though. Foreclosure can later on if nothing is resolved.

In the second stage of the foreclosure process, your bank or lender will file a Notice of Default (commonly referred to as the "NOD") with the county recorder's office. Generally, you (the homeowner) will have a certain period of time to respond to the NOD and a hearing will be set with at the courthouse. The lenders will move forward in getting a default judgment against borrowers who do not make an appearance to stop foreclosure. Only or respond to the complaint. This makes it easy for banks to proceed through this



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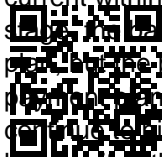
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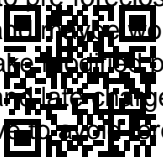
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step of the foreclosure process, no matter how right or wrong it may be. But if the borrowers don't stand up for their foreclosure rights, the lender can often obtain an easy victory in the courts.

The most common final step to in the foreclosure process is when the house is auctioned by at the courthouse. Once the auction has been finalized, the new owner will take ownership of the house. Sometimes, actually many times, it's the lender itself that will end up taking back the property. Since they will want to liquidate it off their books as soon as possible, they'll begin the eviction process.

To put a stop to this and avoid foreclosure Oahu, borrowers should be informed of how the process will proceed in the timelines for each of the above stages of foreclosure. Knowledge and the willingness to TAKE ACTION are your greatest tools at this serious moment. It should be noted that lenders or their attorneys often brush up really close to these rules (or outright break them), but it's still up to the owners to defend their homes against such violations. Understanding the foreclosure process will not guarantee they are able to save their home, but it can make the difference between making a real plan of action and being caught totally unaware of important aspects of how foreclosure works.

Contact Us NOW to Stop Foreclosure Oahu Hawaii

We can give you some tangible ideas on different plans that you may be able to use to assist you in avoiding foreclosure Oahu. It's important to remember that we're not giving you legal advice (we're not lawyers), or any advice at all, since we have not yet spoken with you, but we have seen what works for others and we can certainly share those ideas with you (at no cost) to see what's most appropriate for your situation. Contact us for more info today at

We'd also be happy of to offer you a FREE E-BOOK on how to Stop Foreclosure Oahu! Just fill out our Quick Response Form at [www.oahuhomebuyers.com](http://www.oahuhomebuyers.com) or give us a call at and we'll set you up with this FREE E-BOOK that will give you some great ideas on stopping the foreclosure of your Oahu home.

We have been buying houses on Oahu from homeowners for quite some time, and we may be able to buy your home BEFORE the foreclosure sale (but only if you contact us!!!).

If you need to avoid foreclosure Oahu, give us a call right away at or fill out our Quick Response Form at [www.oahuhomebuyers.com](http://www.oahuhomebuyers.com) and we'll see if your house is a fit for us. If we buy your house before the foreclosure sale, your worries will be behind you and you'll be done with your house.

Avoid Foreclosure Oahu

Visit [www.oahuhomebuyers.com](http://www.oahuhomebuyers.com) to get additional information or fill out a quick response form and get a free e-book on stopping foreclosure here on Oahu -- Mike

There is a lot of bad information out there about foreclosure and the Hawaii foreclosure process. And it seems that new regulations from the government seem to come out every few months.

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Do you have questions??? How does this work????? Is this a scam????? Can you really help me??????

There are a few different ways to get help and find out:

1) Go to [OahuHomeBuyers.com](http://OahuHomeBuyers.com) -- for additional info to read and where you can fill out a quick response form -- and to see if we can help within 24 hours

2) Also on [OahuHomeBuyers.com](http://OahuHomeBuyers.com), you can grab our \*\*\* FREE E-BOOK \*\*\* filled with tons of important foreclosure information you need NOW. Yes, it's FREE - YOU CAN DOWNLOAD IT RIGHT NOW.

3) Call and ask for Mike

4) respond by email to this Craigslist ad and we'll get back to you ASAP

The #1 problem for people facing foreclosure is that they're afraid, confused and do not know what to do. . . the sooner you contact us, the easier it is for us to help you put a real plan of action together to help you move forward. --:)