

Alpha Dog Investments / 678-667-0033 / alphadoginvestments@gmail.com

To fill out our online Seller Questionnaire go to:
alphadoginvestments.com/FreeReport.html

FREE REPORT **STOP FORECLOSURE**

The first thing is to NOT pay anyone who wants money upfront to stop your foreclosure. Its a scam and avoid them at all costs.

Many home owners are finding that they are not able to make their monthly mortgage payments for many different reasons. Job loss, divorce, relocation, inheritance are just a few. Scrambling to sell your home alone before it goes into auction and is sold for pennies on the dollar is stressful and rarely succeeds. There are other options.

We can show you ALL of your options. Waiting for months, and in some places, the days on the market for homes to sell can be a year or more. The cost of repairs to sell your house to a qualified buyer can be in the thousands. We buy houses "AS - IS".

Having the option to sell your house fast allows you to stop the foreclosure process and prevent further damage to your credit. FHA although they do change criteria often. It can be as long as 5 to 7 years before you are able to borrow again. With at least having the option to sell your house fast you can save and start repairing your credit so you can buy another house once you are financially stable again.

A real estate investment company may be your best choice when you have days to sell and want a fast,cash payment and/or immediate debt relief.

If you need to sell fast, we can help!

We buy homes in any condition, price or location and can pay you cash and/or take over your mortgage payments immediately.

We can close quickly or whenever it's convenient for you. If you need to sell your home fast, we just might be the solution you've been looking for. You have nothing to lose by giving us a call. Its FREE and CONFIDENTIAL.

Below are legal was to stop your foreclosure.

You do have options and we can help in most cases.

With the right help, virtually any foreclosure situation can be successfully resolved. We have helped hundreds of homeowners to stop foreclosure and we can help you too.

When facing foreclosure Time is of the Essence.

You MUST act fast to protect your rights.

Many people needing help with stopping foreclosure simply do nothing and hope for a miracle. Don't fall into that trap!

You have options. Don't face foreclosure alone.Why wait for answers?

Contact us we understand the foreclosure process and know the foreclosure laws in your state.

Time is your enemy!

If your house payments are more than a month behind, your lender has probably already started foreclosure proceedings. As time passes thousands of dollars in penalties and legal fees can be added to the balance you owe. Every single day extra interest is added!

We are private investors and also work closely with an experienced Realtor who knows the process of foreclosures and short sales. We will give you ALL your options and then help you to decide what works best for you and your family.

The longer you wait, the harder it is for us to help. Even if you have been given a date for auction we STILL have options. Until your home is SOLD on the court house steps we can help!

10 Ways to STOP Foreclosure

1. Save up and get current on the mortgage by paying back the payments that have missed, plus the interest, late fees, attorney fees, etc. Foreclosure victims should be aware that there are often thousands of dollars of extra charges that are added once a homeowner start missing payments and especially if the lender hires a law firm to pursue the foreclosure.
2. Work with the lender to put together a repayment plan, which would require the homeowners to put down part of the amount that they are behind now and pay back the rest over a period of months, along with the current monthly payment. Usually, repayment plans can be worked out through the lenders loss mitigation department, and will result in the foreclosure victims paying almost twice as much per month as the regular mortgage payment. This is to help get caught up on the payments that have been missed while the homeowners are paying their original monthly obligation.
3. Work with the lender to modify the terms of the loan to state that the missed payments are spread out over the life of the loan or put on the back end of the loan. This is called a mortgage modification or loan modification. Some lenders will not do this because they do not hold the paper to be able to modify it. This is especially true for mortgage servicing companies, who only service their loans and collect payments, but who do not own the loans.
4. Refinance: find a hard money lender or traditional lender that will consider foreclosure refinance loans. Qualifications include lots of equity and lots of income, since interest rates for foreclosure loans are typically over 10%. Foreclosure refinance loans can be difficult to qualify for and may result in higher monthly payments, but they are a good way for homeowners to get a fresh start with a new note and new lender.
5. If the homeowners have an FHA loan, they may be able to qualify for a one-time loan from the FHA that will bring the loan current and is placed as a lien on the property that would have to be paid back if the property is sold or refinanced. This is called a partial claim. The foreclosure victims would have to contact the FHA directly for this one time payout to get caught back up on the mortgage.
6. Sell to a private investor. You may even be able to get cash later if the investor sells the property. This option clears off the foreclosed loan on the property and uses someone else's good credit to get a new loan and may allow the foreclosure victims to stay in the property. Investors can also work out short sales on properties, although they usually do this in the hope of flipping the property by reselling it quickly at a profit.
7. Bankruptcy will stop the foreclosure process, but is usually an expensive alternative to setting up a repayment plan (described above as Option #2). Attorney fees, trustee fees, court costs, and high monthly payments cause numerous homeowners to fail their bankruptcies. Bankruptcy should usually only be considered if the homeowners desperately want to prevent foreclosure and if they have a significant amount of disposable income they can dedicate towards the bankruptcy payments.
8. Short sales are a good option for homeowners who owe more on the property than it is currently worth. A short sale means the bank accepts less than what they are actually owed, and would allow you to get out of the loan, at least. The bank would not be able to come after the homeowners for the rest of the loan amount, since, by accepting a lower amount, they forgive the rest of the debt owed on the mortgage.
9. Sell outright if the property is worth enough and if there is a willing and able buyer. List the house with a local Realtor who is experienced in doing foreclosure sales and short sale packages. In some cases, it is the

right decision just to unload the house to stop foreclosure and focus on repairing the credit situation until there is a more opportune time to purchase a new, more affordable home, possibly in a few years.

10. If 1-9 do not work, the homeowners can offer the bank a deed in lieu of foreclosure, which means they would be voluntarily giving the property back to the bank, with the bank agreeing that the property is payment in full of the loan. This is not much better than a foreclosure, and the homeowners have to leave the property anyway, but it will prevent the sheriff sale and eviction process. The bank will not be able to ask for any extra money or sue the former owners for a deficiency judgment, because they accept the property itself as satisfaction of the loan.¹¹ If 1-10 do not work, as a last resort, the homeowners can just move out and walk away and forget about the property. This is definitely not recommended if they care about their credit in any way and plan to borrow money for several years, but foreclosure should teach them not to rely on banks and lenders to bail them out with borrowed money when they face a hardship or are short on cash. Many homeowners simply walk away because the foreclosure situation is so intimidating, but, as listed above, there are numerous options that are better than just giving up on the property. This option may be avoided by calling us!