

So the first order of business is to realize that **the judicial systems of each state govern foreclosure procedures, and that none of them were designed to handle a situation like the Mortgage Meltdown.** The clerks in the courthouses, the Judges, the lawyers, the banks, and others are all in the same boat as you are. They are confused, upset, and *they don't have a plan.*

1. **Fight back and don't take anything for granted.** A piece of paper, whether it is posted on your door, signed by a Judge or a letter from a lawyer does not mean you have to do what they are asking. But you DO need to plan your response.

2. **Don't assume that you will lose.** There is growing sentiment out there that you got screwed and that your city, homeowner association and neighborhood is suffering from this massive fraud on the American Public.

3. **Don't assume the lender wants to the property back.** They already have more than they can handle. Offer to maintain the property and pay the utility bills. Hold firm on your offers and ask to speak to managers and **continue going up the authority ladder** until you get to someone who (a) has a brain and (b) has the power to make a decision that would alter "policy."

4. **Don't assume the Sheriff has nothing to do except evict you.** even after the order is signed to evict you, you have options including just staying there. But you should have a plan B. Sheriff's resources are declining due to declining tax revenues. Performing unpopular evictions that nobody really wants to see happen is not at the top of their list.

5. Make sure everyone in **your family knows** about your problem and is at least sympathetic. You might get more help than you expect — and this is no time to stand on ceremony or pride.

6. Make sure that your immediate family continues to receive **your attention, your love and nurturing** from you. The last thing you need on top of the foreclosure is a divorce and custody battle.

7. If you are in a committed relationship **do some brainstorming** about how you can make more money, start some small business, earn money off the net or whatever suits you. Think about **education** too, since the job market is going to require increasingly sophisticated knowledge if you want employment security.

8. **Don't get mad, get even. Game the system.** Get to know people who are in it and charm them, cajole them, and do whatever you have to for information, advice and guidance. Assume you CAN keep your house, that the mortgage can be modified in principal, interest and payments so that you can stay in it. Because it can and the lenders are increasingly looking at that option because it at least freezes the downward spiral of housing prices and therefore the downward prices of securities they sold to investors based upon YOUR mortgage.

9. By all means listen to anyone who is willing to work and get paid IF he/she is successful. Work with someone with a proven track record of doing TILA (Truth in Lending Act) audits. These audits are worth their weight in Gold. Even if you have to borrow the money to get the audit done, it will most likely give you some strong ammunition with which to fight your foreclosure and sale.