

Written by

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## **How To Avoid Loss Mitigation Problems**

Many people are misled into believing that because the loss mitigation department is "working" their case that the attorneys prosecuting the foreclosure have stopped. In truth, the mortgage company's mitigation/workout department usually has no lines of communication with the foreclosure attorneys! What this means to you, is that when they tell you not to worry about the lawsuit that was filed, their attorneys are aggressively moving the case forward to a judgment.

While you are trying to work things out and the case continues, the Bank gets the upper hand because once the judgment is rendered, they no longer have to work with you.

Here are a few things to keep in mind:

1. Loss mitigation rarely communicated with their foreclosure attorney.
2. The Bank's lawyer represents the Bank, and their objective is to win the case.
3. Things don't always run smoothly with the loss mitigation program.
4. Loss Mitigation will often lose files, ask for more documents, and you will likely speak with a different person each time you call.
5. Sometimes, if you wait too long, you can't prevent the foreclosure.

That is why it is critical that you have an attorney on your side early in the process. You need someone that can help you understand all your foreclosure options while protecting your interests. Dever Law Firm has been representing home owners and fighting for your rights for ten years. Contact attorneys Jonathan Dever and Scott Hoberg by calling (513) 823-2112 or by simply completing our online [Case Evaluation Form](#) . As always, you can stop by the office, conveniently located at the corner of Cox Road and State Route 42.