
Foreclosure Law to Deed Lieu of Foreclosure Covered by Foreclosure Expert From Watson Lord & Watson's Help-To-Stop-Foreclosure Net

For Immediate Release

FISHKILL, N.Y./EWorldWire/May 4, 2010 --- Foreclosure tips and information software that can help identify a homeowner's best approach in stopping a foreclosure is launched at Help-To-Stop-Foreclosure.net ('<http://www.Help-To-Stop-Foreclosure.net>'). For homeowners who choose to seek out a foreclosure expert and next friend such as Guy Te Watson - rather than using a foreclosure attorney - help is available to save a home with or without seeking a deed lieu of foreclosure / deed lieu foreclosure, or more properly termed a "Deed in Lieu of Foreclosure."

According to Te, the Top 3 ways recommended by experts to delay or stop a lender from foreclosing includes two methods which are "little known or used techniques." This type of information and much more is presented in the Web-based foreclosure tips software at <http://www.Help-To-Stop-Foreclosure.net> and in an accompanying newsletter.

Sample tips that can be found at the site:

- The purpose of tactics which delay or prevent foreclosure is to put the bank in a position that the officers are willing to deal fairly with the homeowner. Options offered may mean anything from lowering interest rates, payments and/or principal, to bankers even releasing a claim on a home by severing the Mortgage/Deed of Trust and Note agreement as one of the foreclosure solutions. The lender receives an unsecured note for the full amount of the debt as an asset, and the homeowner receives the title to the home, free and clear.
- The first of the top 3 ways a foreclosure expert provides help in saving a homeowner's property is by the use of state and federal foreclosure law. The laws applied are primarily state laws against predatory lending and federal statutes such as Truth-in-Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Federal Debt Collection Practices Act (FDCPA) or the state equivalents, among others.

What is little known is that applying these statutes works most successfully for homeowners or attorneys who set up a case to win on appeal by including proper "Objections"; otherwise, the homeowner will likely lose. This approach can also be the best way to win in the lower court and in an original action. Using the proper "Objections" Federal and State codes, rules, and regulations provide a number of valid and useful claims and defenses against bank foreclosure efforts.

The first of the two little known methods of providing help to stop the foreclosing process without employing a deed: lieu of foreclosure that an expert might use, and that helps establish objections, is out-of-court administrative processes. These techniques usually include notices, administrative defaults, and revoking or canceling the original mortgage or deed of trust and note through an out-of-court process, as well as other paperwork.

To learn more, contact Guy Te Watson at 845-896-2960 or visit Help-To-Stop-Foreclosure.net ('<http://help-to-stop-foreclosure.net>').

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