

The mortgage company's attorney isn't always the bad guy.

I have spent 6 years representing mortgage companies when individuals file bankruptcy. I have filed thousands of claims for my clients, all asking to get paid. And I have filed thousands of motions asking the bankruptcy court to grant relief from their protection so my client could directly pursue the homeowner.

Over the years, the economy has gone from good to bad, and a lot more homeowners are just giving up. Others are struggling to keep their homes with an uncertain future.

The mortgage company's attorney can be their friend at this point. He can assist their attorney in obtaining correct numbers for any possible reorganization attempt through the bankruptcy court. He is your best contact to your lender. And he doesn't necessarily want your home.

After all, it's really in everyone's best interest for the homeowner to stay in the house and make their payments, isn't it? The homeowner uses their bankruptcy to catch up on their payments, the mortgage company gets paid, their attorney can look like a hero to them...a win/win all the way around.

Since the lender wants to be paid, and not in dirt, you should count their attorney as your friend, and not the bad guy.