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**Menopause, Andropause And Other Hormone Imbalances**  
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## How To Stop Foreclosure

By Dean Lusk

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A loss of a job, death in family, medical expenses and other life-altering situations can happen to anyone, causing us to fall behind in our mortgage loan payments. If we neglect paying our

credit cards it hurts our credit rating; if we neglect our home loan payments the lender will foreclose, and repossess our home.

We are often embarrassed to talk about our money problems, but that approach doesn't solve anything. Put your pride on hold and get serious about avoiding foreclosure. Contact your lender as soon as you know your payments will be late. Never ignore the lender's letters and do not assume you are in a hopeless situation. Lenders do not want to foreclose, and will usually work with you to get your account back on track.

Below are Solutions for Temporary Problems

#### 1. Reinstatement

When you are behind in your payments but can promise a lump sum to bring payments current by a specific date.

#### 2. Forbearance

You are allowed to delay payments for a short period, with the understanding that another option will be used afterwards to bring the account current.

Lenders sometimes combine Forbearance with Reinstatement if you know you'll have the funds to bring your account current by a specific date.

#### 3. A Repayment Plan

If your account is past due, but you can now make payments, the lender may agree to let you catch up by adding a portion of the past due amount to each current monthly payment until your account is current.

Solutions for Longer-Term Problems

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### 1. Mortgage Modification

If you can make your regular payment now, but cannot catch-up the past due amount, the lender may agree to modify your mortgage. One solution is to add the past due amount into your existing loan, financing it over a long term.

Modification might also be possible if you no longer have the ability to make payments at the former level. The lender might modify your mortgage to extend the length of your loan, or take other steps to reduce your payments.

### 2. Selling Your Home

If catching up is not a possibility, the lender may agree to put foreclosure on hold, giving you some extra time to attempt to sell your home. [www.wesellhomesdfw.com](http://www.wesellhomesdfw.com) can help by purchasing your home.

### 3. Deed in Lieu of Foreclosure

The lender may allow you to give-back your property, in turn forgiving the debt. This does negatively affect your credit record, but not as much as a foreclosure. The lender may require that you attempt to sell the house for a specific time period before allowing this option; the option may not be possible if there are other liens against the home.

<http://www.wesellhomesdfw.com>

None

## **How Do I Stop Smoking?**

**By Alex Benyukhis**

For many people around the world, the question they ask themselves every day is, "How do I stop smoking?" Unfortunately, many of these people will never actually have the opportunity to quit. They will have one excuse or the next to purchase another pack of cigarettes. The will power to stop smoking is often weak, and buried under a lot of stress and worry. But, there are ways to get yourself off the drugs and into a great situation to improve your health.

We all know that smoking leads to many diseases. This isn't even debatable anymore. But, what is the method by which we can stop smoking. It is difficult in any case to learn how to stop smoking. It will take nothing short of determination to get it done. But, there are things to help you do it successfully.

You have more than likely heard of patches and pills that can help you to stop smoking slowly. In these methods, they provide the nicotine that you body craves through a safer means. Slowly, you will step down from needing two packs a day to needing only one to needing none. The gradual movement helps you to stop having to fight the temptation for more and more. It helps to keep you on the right track as well.

Another method to stop smoking is to go cold turkey. But, you will need to replace that need for nicotine with something else. In many studies, it has been found that people who stop smoking and

## How To Stop Foreclosure

begin exercise have a better chance of remaining smoke free. While this may not seem like something you can do, it has worked for many others. It does take a lot of dedication and determination.

Yet another way to stop smoking is often one of the most terrifying. Being faced with the consequences of what smoking can do to you may actually help you to stop. For example, those who smoke are filling their lungs with tar. You know, that stuff they put on the roads? Yes, that is what is going into your body. Take a trip to the health museum to see what it's like. Or, if you are already too late, you may be faced with cancer already. Is this enough to get you to stop?

Unfortunately, it won't be for many. If you want to stop smoking, you simply need to make the decision to do so and work hard at making that happen. You need to realize that your family and friends will suffer much more when you are not around to enjoy life with them because smoking has cut that short.

Find more information and tips about stop smoking by visiting



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