

## American Home Protection Program Helps Clients From Impending Foreclosure

Covid moratorium is over and foreclosure filings are up and funds for the Homeowner Assistance Fund have been depleted. Struggling homeowners need help now.

BOULDER, COLORADO, UNITED STATES, August 15, 2024 /EINPresswire.com/ --As the economy slowly recovers many



homeowners find themselves in a tough position. The pandemic created financial turmoil for millions of Americans and it has been difficult for some to recover. Due to increased debt loads and high interest rates, it is difficult to refinance mortgage loans. Many homeowners are falling behind on their payments. According to Freddie Mac "Mortgage delinquencies rose from 1.4% during Q3 2021 to 3.2% by Q1 2024. As interest rates increased, forbearance programs ended, and excess pandemic savings were depleted, delinquency rates increased. At first, the increases were consistent with a normalization, or return to pre-pandemic average levels but as financial conditions have tightened delinquency rates have exceeded their pre-pandemic averages." This has created a difficult situation for many homeowners who find themselves facing foreclosure and feel like they are hitting a wall with their lender.

In response to this challenging situation, CI Group, a distinguished firm, has introduced the American Home Protection Program designed to help struggling homeowners avoid foreclosure. This unique program aims to help struggling homeowners avoid foreclosure by providing lender dispute services as well as comprehensive services such as mortgage loans, foreclosure bailout loans, foreclosure defense, eviction defense, and timeshare exit services.

Senior Case Manager, Richard Lindquist, explains, "CI Group has developed an exclusive approach to exert pressure and challenge unresponsive and unethical banks and loan servicers, compelling them into fair and transparent negotiations. We don't merely ask for help like other companies; through our proprietary and unique strategy we are able to elevate the foreclosure dispute into the executive office of the lender and force them to the table, ensuring clients are positioned for optimal resolutions."

According to ATTOM, a leading authority in real estate data, foreclosure starts increased 3% in

May 2024 with Florida, Texas and California leading the way, "signaling ominous times ahead amid persistent inflation and high interest rates. When financial distress looms over your most valuable asset what recourse do you have? Many try to do it themselves, while others seek aid through outside parties offering stale cookie cutter strategies of "asking for help." The American Home Protection Program offered by CI Group provides an alternative and promotes itself as "A Better Way."

Homeowners in this situation have explained that they seem to be "hitting a wall with the bank," or feel that they are "drowning in hopelessness with no chance of escape. Many homeowners were given a forbearance which allowed them to temporarily skip payments during the pandemic, but find themselves sinking as they try to work with their lender to restructure their past due payments into their existing loan. The average homeowner does not have the knowledge or expertise to navigate this complicated landscape and realizes they can't do it alone.

When that is the case it is worth considering the American Home Protection Program, which provides several solutions for distressed homeowners, empowering them to break through adversity with the confidence knowing they have the experienced team at CI Group behind them to ensure the best possible resolution.

CI Group also offers the Home Savers Program, which helps struggling homeowners qualify for foreclosure refinance loans regardless of Credit Score or income. Accessible across all 50 states, our streamlined underwriting process offers cash-out options, ensuring relief is within reach.

For those facing eviction post-foreclosure, they have an Eviction Defense program that features legal experts poised to challenge foreclosure methods and processes through strategic legal filings and targeted complaints. CI Group boasts a track record of overturning wrongful foreclosures, granting homeowner's invaluable time in their residences.

Under the CI Group umbrella, the Timeshare Owner Justice division delivers a potent "Dispute Resolution Program," liberating timeshare owners from contracts and debts burdening them unjustly. Through proactive communication and collaboration, they are able to counter the coercive tactics employed by aggressive timeshare agents, safeguarding consumers' best interests.

Troubled homeowners and frustrated timeshare owners need not endure sleepless nights anymore. CI Group holds the keys, armed with strategies to fight back and the wisdom to secure the most favorable outcomes. At last, a Better Way.

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