

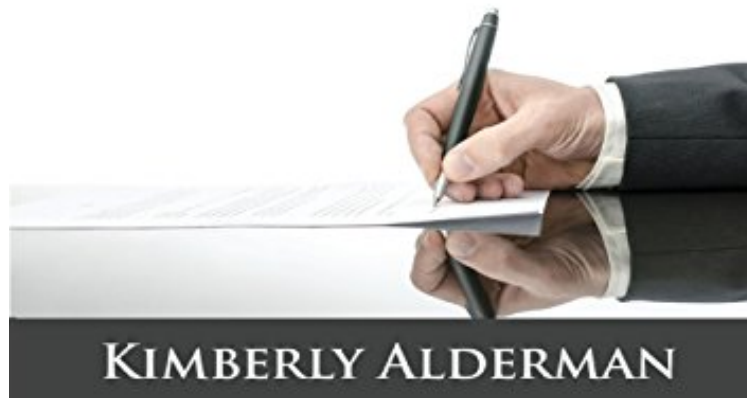
## Foreclosure Defense: Litigation Strategies and Appeals

*Kimberly Laura Alderman*

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# FORECLOSURE DEFENSE

## Litigation Strategies and Appeals



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**Kimberly Laura Alderman : Foreclosure Defense: Litigation Strategies and Appeals** before purchasing it in order to gage whether or not it would be worth my time, and all praised Foreclosure Defense: Litigation Strategies and Appeals:

2 of 2 people found the following review helpful. Practical and relevant legal theories for any stage of foreclosure litigationBy MarisaReadsI am a lawyer and have cause from time to time to negotiate with lenders on my clients' behalf. In my opinion, the strategies in this book are quite good. Not all of them will apply to any particular situation, but for each case I would estimate that you will find at least five useful strategies that you can implement directly. It's important to note that you do NOT have to be in the midst of a lawsuit to benefit from the content- the ideas can be

used by a borrower to be educated on the law and practical matters to consider when applying for a loan modification, for example; or when negotiating a short sale or a foreclosure remediation matter. Also, I like the way the author has organized the book. Each 'strategy' is essentially a legal theory you can use, with arguments and analysis to back it up, and written in a way that is easy to understand. Overall, this is a good and handy manual for borrowers coming up against the big guys. Well done.

1 of 1 people found the following review helpful. Foreclosure Defense 101 By Dismas I wish I would have read this book before my foreclosure. I, as many during the financial meltdown, was intentionally cheated by a mortgage banker. I was not able to educate myself on foreclosure, and predatory lending laws, until I was already removed from my home of 20 years. My biggest mistake was not being educated in the foreclosure process. Had I had this book, and an attorney, I believe I would have been successful in not only an intentional misrepresentation claim, but also claims of mortgage fraud and predatory lending. The banks attorney's did not sign their original complaint or their summary judgement motion. Because of bad advice I did not appeal, and that cost me dearly in the long run. It turns out that had I appealed on the issue of an unsigned defective motion, I could have ended up with a free home. That is a simple technicality that I discovered on my own, but without an attorney the judge simply ignored my answers and found for the bank. My example is why every homeowner needs to be educated in the law and the process. More importantly, discuss your case with a competent foreclosure or consumer rights attorney as soon as possible. This book was a very simple read and easy to understand. It only took me a few hours to read. I am from WI as is the author, but I think that no matter where you are from this book will give you a good primer on foreclosure law and the legal process. For the Wisconsin readers I have an update for this book. In December of 2015 the Wisconsin legislature signed a new law called 2015 Wisconsin ACT 120. This law now precludes any claims against mortgage Brokers for oral agreements, or what's called promissory estoppel. Basically they sold out the people of Wisconsin and created what I consider an unconstitutional law. Make sure you get any promises in writing of they are worthless in Wisconsin. If you are not from WI and were cheated by an oral agreement brush up on promissory estoppel to enforce your oral agreement. If your reading this review its probably because some bank has screwed you. The sooner you get help the better. Statutes of limitations are the banks best friend.

2 of 2 people found the following review helpful. A good reference book By Moore Ronson Ordinary people may not wish to go through the foreclosure process, no matter in the position as a lender or borrower, but if you need to, this book is a great reference. I had been to the law school for a Juris Doctor degree despite I did not end up becoming a lawyer. I can tell that the author is quite experienced in this topic. She knows her stuff very well. For laymen without legal background, the first chapter provides good background knowledge of the judicial foreclosure process. For attorneys who are relatively new to foreclosure law, the advices given by the author in this book is a good reading that puts relevant principles and strategies in a nutshell. In this time of economic crisis, everyone needs to be prepared for the worst that could happen. It is advisable to have the knowledge up your sleeve, so that if unfortunately the time comes you know what to look for and what you can do.

Foreclosure defense? The bank wins, the homeowner loses, right? Not anymore. As foreclosures cases have skyrocketed, a few legal professionals have developed the experience and expertise necessary to navigate a complicated legal system that wasn't accessible to the ordinary defendant. Until now. Kimberly Alderman is one of these professionals. Whether you're a lawyer or an ordinary homeowner trying to figure out what your options are, Alderman's clear, concise style will explain techniques and strategies that will help you determine how you can get the most out of your foreclosure defense. While Foreclosure Defense is a suitable starting point for attorneys looking to orient themselves in the world of foreclosure defense, it is digestible and clearly written enough for non-lawyers to gain a basic knowledge of foreclosure defense as well. Don't rely on the internet or books written by non-lawyers to educate you on this topic. Foreclosure Defense: Litigation Strategies and Appeals is the single best starting place to begin your education in foreclosure litigation. Many foreclosure cases are winnable. Yet even of those winnable cases, most are lost because defendants do not know what arguments and options are available to them. You'll never know if your case is winnable without a basic understanding of foreclosure defense, and the lessons you need are in this book.