Hope4Hardship: A New Non-Profit Helping Homeowners Stop Foreclosure and Save their Homes

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Summary

Dartmouth resident Michael Russell, an award-winning Century 21 agency owner and broker, recently launched Hope4Hardship.

Message

Dartmouth resident Michael Russell, an award-winning Century 21 agency owner and broker, recently launched Hope4Hardship. This newly established non-profit organization provides complimentary services to homeowners facing the devastating threat of being foreclosed on and losing their home. A Hope4Hardship's services include consultation, representation on behalf of the homeowner in talks with banks and mortgage companies, administrative support, assistance application services and ongoing consultation. â€œI have been through the gauntlet of financial chaos, being foreclosed on, bankruptcy and all the emotional lows that accompany them; largely the same things Hope 4 Hardship clients are going through. Only I didn' thave the knowledge back then to avoid bankruptcy and losing my property, ― said Russell. "After facing up to my relatively tragic fiscal irresponsibility and making amends with loved ones I hurt along the way, I decided to help people in similar situations as part of my real estate practice.―Â After an initial consultation, Hope4Hardship works closely with homeowners and advocates on their behalf with banks to explore every possible avenue for keeping their home. Remarkably, 100 percent of the time Hope4Hardship is able to help people save their home from foreclosure, but only if the homeowner stays in consistent contact, provides all necessary documentation and doesn't give up along the way. Unfortunately, 50 percent of the time, homeowners let go of the persistence required to see the process through completely. The bottom line is, foreclosure can always be avoided if the homeowner is committed throughout the process. A In this current real estate market, some sellers opt to simply sell their home. With property appreciation on an all-time upward trajectory, walking away with a healthy profit even after falling behind, is more common than ever. â€œWhat most people don't realize is that the bankâ€"often seen as adversaries in these situationsâ€"can be your biggest ally toward financial recovery,― said Russell. Part of the pact Russell made in creating Hope4Hardship was not to charge homeowners for its services. The only things Hope 4 Hardship asks for is a testimonial should you be able to save your home and an agreement that should you sell your home in the future, you hire Century 21 to help you. A Said Kevin M. of Plymouth, "I got behind on my mortgage due to a number of factorsâ€"in particular two car payments, ironically for two cars that also needed extensive repairs. Wells Fargo started the foreclosure process within three months. Obviously, I was freaking out. Michael Russell reached out anonymously. He told me his personal story of being foreclosed and said that he wanted to help. I shot down to meet him that very day. He called the mortgage company with me at his side. We found out what the process was. I followed his directions. He saved my house.―Â As a non-profit organization, Hope 4 Hardship offers its extensive services free of charge. Whether it's finding a way to keep your home or exploring other options such as a sale or federal bankruptcy protection, Hope4Hardship is committed to guiding homeowners toward the best possible outcome. Â If you or someone you know is facing foreclosure or in the process being foreclosed, it's essential to explore all options before making any life-altering decisions. Hope4Hardship is here to help. To schedule a confidential consultation, call 508-501-9214 or email help@hope4hardship.com. Â About Hope 4 Hardship: Hope 4 Hardship is a non-profit corporation dedicated to helping homeowners in financial distress avoid foreclosure and find a path to financial recovery. Founded by Michael Russell, the organization has already helped thousands of homeowners regain control of their financial future. For more information, visit www.help4hardship.org.

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