



# How to Sell a House When It's Worth Less Than the Mortgage: Options for "Underwater" Homeowners and Investors

*Dwan Bent-Twyford, Bill Twyford*

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Due to the wave of refinancing in recent years, and the fall in home values, in 2009 about 12 million homeowners and investors will be "underwater"--owing more than their property is worth. This book explains all the options for these homeowners who are trapped with houses they want to get free from, people whose property value has dropped so low that they can't sell the property, people whose mortgage payment has adjusted and now they can't afford the property. In addition to offering advice on subject to's, rentals, leases, loan modifications and more...the book will teach America how to short sale their own home.

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