

Save Your Home Without Losing Your Mind Or Your Money

Actress, producer, mother, and imperfect environmentalist, Sara Gilbert understands how helping the environment can seem overwhelming. Between keeping up with work, friends, and kids, who has the time or money to maintain a compost pile, become an grocery bags? Fortunately, we now know that small changes here and there in our everyday lives can make a big impact on the environment. We just need to know where to begin. That's where Gilbert comes in, with this tongue-in-cheek reference guide packed available at your fingertips. Read it cover to cover or just open it up to a random page: you can take what you want from it when you want. Whether you've got money to burn or have to crash on a friend's couch, here are all of the eco-essentials to get th to hug a single tree—unless tree-hugging is your thing. Sharing the basics on health and beauty, work and money, home and gardening, family and fitness, and more, The Imperfect Environmentalist cuts through the clutter—both in our homes and in our heads us clear out the pollutants, put down the poisons, and begin to breathe easy again—one 100% recycled page at a time. Advance praise for The Imperfect Environmentalist "This book really opened my eyes. Then my eyes started stinging and tearing from all aware of. Thanks, Sara, I have a lot to do now."—Lisa Kudrow "Sara's passion and commitment to the environment have given me an awareness that I never had before about our planet. I learn from Sara every day and she makes me want to be a better per tricks."—Sharon Osbourne

You don't need to be a housewife to appreciate these frugal, easy solutions to everyday problems! Katie Berry is the author behindHousewife How-To's®, a blog dedicated to teaching people how to cook, clean, get organized, do laundry, and save money wit Katie -- whois a housewife -- shares her clever tips to making life easier.Learn how to:• Make your fruits and vegetables last three times as long. • Keep soap scum from forming on shower walls and curtains. • Organize your closet so you can get dressed in food stains out of clothing. • Time car repairs for the best service. • Get your home ready for winter. • Protect your family in case of emergency.Plus, you'll find HUNDREDS of other solutions to problems you encounter every day!

Bring your home out of the mess it's in—and learn how to keep it under control! Housekeeping expert Dana K. White shares reality-based cleaning and organizing techniques that will help you learn what really works. Do you experience heart palpitations at t Do you stare in bewilderment at your messy home, wondering how in the world it got this way again? You're not alone. But there is hope for you and your home. Managing your home isn't an all-or-nothing approach, and Dana has broken down the most crit keep up with the housework. With understanding, honesty, and her trademark humor, Dana shares her field-tested strategies including: Exactly where to start to tame the chaos Which habits deserve your focus and will make the most impact How to gain t home Practical tips you can implement and immediately to declutter huge amount of stuff with minimal emotional drama Cleaning your house is not a one-time project—it's a series of ongoing and daily decisions. Start learning Dana's reality-based cleaning a how they really work! Praise from Readers: "This book lays out the hard truths of a clean house but in a way that doesn't make me feel silly for not having embraced them before." "Dana leads you step-by-step with the heart of a woman who has been ther are currently struggling with. Really, this is a must read for anyone who wants to learn the secrets that all those organized types seem to know." "I felt like a failure already. Did I really need to read yet another book full of tips and tricks that would leave n was put at ease." Get ready to say goodbye to the stacks of dirty dishes crowding your kitchen counters, conquer the never-ending piles of laundry, and stop tripping over clutter on your living room floor as Dana helps you discover what works for you, for unique home.

10 Steps to Snatching Your Home from Foreclosure!

Administration of Insured Home Mortgages

The Family Guide to Survival Skills That Can Save Your Life and the Lives of Your Family

Foreclosure Survival Guide, The

Organizing for the Rest of Us

Personal Money Management for Service Members, Veterans, and Their Families

Stop Foreclosure Now

With pensions slashed, savings slim, and Social Security insufficient and unpredictable, most people won't have nearly enough money to last them through their retirement years. But seasoned real estate investor and landlord K. Kai Anderson says that real estate is an investment that anyone can dive into in order to fund their retirement . . . lucratively!Retire on Real Estate begins by exposing the cracks in most retirement portfolios, then opens readers' eyes to the benefits of rental income. Not leaving anything to question, the all-encompassing guide also lays out a complete plan of action, including how to:

- Get started--by either purchasing property or converting your residence into a rental
- Reduce the risk of vacancies, repairs, and problem tenants
- Spot smart investments
- Choose the right mortgage, or even out-of-the-box financing options
- Trade up to more profitable properties
- And more!Don't wager your retirement on Social Security, dividends, and unpredictable bull markets. Real estate is an investment that will always pay off--if done correctly.

The crucial information you need to secure a reliable loan modification and save your home Behind on your mortgage payments? Worried about losing your home? Don't panic. Loan Modification For Dummies gives you the reliable, authoritative, easy-to-understand guidance you need to apply for and secure a loan modification that lowers your monthly house payment and keeps you in your home. This practical, plain-English guide leads you step by step through the loan modification process, from contacting your lender to applying for a loan modification, evaluating the lender's initial offer, and negotiating a modification that lowers your monthly payment while helping you catch up on any past-due amounts. You'll learn how to communicate with your bank or loan servicer, recognize and avoid loan-modification scams, and find a knowledgeable loan modification specialist, if you choose not to do it yourself. Advice on determining whether you're likely to qualify for your lender's loan modification program Guidance on preparing and submitting a loan modification application that improves your chances of success Helps you figure out a monthly payment you really can afford Tips on modifying your loan even when you owe more than your home's current market value Negotiation advice for securing the best possible terms and lowest monthly payment Resources for contacting your lender, obtaining free or affordable third-party assistance, and getting government agencies on your side Read Loan Modification For Dummies and start saving your home today.

"Includes state-specific foreclosure laws"--Cover.

Lost Your Job? Save Your House!

Building Rental Income for a Safe and Secure Retirement

A Journal of Papers on Subjects Connected with Maritime Affairs

A gentle approach to cleaning and organising

How Court Systems, Attorneys, and Legal Aid Organizations Cheated Homeowners in Foreclosure

How to Keep House While Drowning

The Game of Foreclosure and How to Play It

Handbook of Loss Prevention and Crime Prevention, Sixth Edition, continues to serve as the preeminent, comprehensive resource for devising practical, modern solutions for securing people and property. The book presents the latest key applications for securing structures with Crime Prevention Through Environmental Design (CPTED), including plan review, report writing, presentation skills, lighting, zoning and behavioral management. Other sections address the latest issues related to active shooter situations, information technology, and international terrorism. Practical examples are provided, exploring applications for limiting retail crime and employing disaster readiness strategies. Edited by seasoned, trusted security practitioner Lawrence Fennelly, the book features contributions by some of the most well-known experts in the field. Readers will find this book to be a trusted resource for physical security professionals, students and certification candidates who must navigate, and make sense of, today's most pressing domestic and international security issues. Covers every important topic in the field, including new coverage of active shooters, terroristic threats, and the latest on wireless security applications, data analysis and visualization, situational crime prevention, and global security standards and compliance issues Provides a comprehensive examination on the content and skills necessary for passing the ASIS Certified Protection Professional (CPP) exam Features contributions from the leading, most trusted subject-matter experts in the field

Beginning in 2006, foreclosures of residential home mortgages increased precipitously. Home values dropped, homeowners found themselves underwater, and banks eagerly foreclosed when payments were allegedly late. Homeowners turned to the courts and legal system only to find the system was entirely coopted by lenders and the attorneys who prosecuted foreclosures. In Cook County, homeowners were directed to contact services that ultimately required them give up important rights, even due process rights like proper service of process afforded every other litigant in every other type of case. Homeowners were diverted into a court-sponsored mediation program that required them to file an answer that admitted away the entire case, unknowingly waiving defenses any competent attorney would have identified. Homeowners seeking help were herded into a training session where the first slide presented asked, "Why am I in foreclosure?" The only answer provided was: "Because you missed a mortgage payment." No discussion was had of false allegations of missed payments or other reasons for foreclosure. In reality, reasons included allegations such as failing to maintain homeowners' insurance and were sometimes false. Homeowners were urged to opt for a "graceful exit" solution--leaving their home earlier than legally required and without an assessment of their legal rights, much less competent representation in litigation. As if official action betraying homeowners were not enough, many of the attorneys holding themselves out as "save your home" lawyers misled consumers. At their worst, attorney-sponsored scams included persuading the homeowner to sign the deed to the home over to the attorney or a crony, requiring the homeowner to pay rent. Attorneys would commonly promise to save the home in exchange for a monthly payment of legal fee \$1,500.00 or more commonly being required. While collecting this money, they would fail to file an appearance, fail to appear in court, and do nothing reasonably calculated to save the home. In fact, the rare times the attorneys did act of resulted in hastening the loss of the home. Homeowners often relied on the attorney without finding out about the fraud for a year or more due to the inherently long foreclosure process. Their first notice nothing was done was often the sheriff's knock on the door to evict them from the home they believed was safe.The scams robbed people of their home equity and \$20,000.00 or more in cash that could have enabled them to move to a new home. Homes were lost whe they could have been saved with less then ten hours of competent legal work. Homeowners were herded into expensive schemes involving attorneys (or cronies who provided a kickback) taking money for loan modification applications or "forensic loan audits." The loan modification applications could be completed at no cost by highly competent housing counseling agencies certified by the United States Department of Housing and Urban Development. The forensic audits were almost always expensive, useless, and misleading. For example, they would identify legal violation that did not provide the homeowner with a private cause of action or defense to foreclosure. Homeowners would react to this misinformation combined with incompetent legal representation to dig in their heels for a completely illusory legal batttle, ignoring bona fide options to save the home with a competent attorney or HUD-certified housing counseling agency.Adding insult to injury, many "save your home" scammers targeted people based on race, religion, and national origin. This included misleading advertising on radio shows marketed to African-American and religious communities, reaching out through immigrant networks and churches, advertising in Spanish-language publications, and using culturally-loaded iconography.Homeowners paid many times--hostile court systems, lawyers, and scammers all took a cut.

They lost homes and incurred debt.

This workbook is the ONLY manual that provides all of the information that you need in order to save your home from foreclosure. It includes secret options that lenders would never tell you about, several sources for cash to help you with late payments, how to research information regarding your home, the advantages and disadvantages of bankruptcy and a whole lot more. We'll even teach you how to think like lenders, realtors and investors to optimize your efforts in saving your home. The workbook is short because we get straight to the topics that will help you QUICKLY resolve this issue. *A PORTION OF ALL PROCEEDS WILL BE USED TO ASSIST HOMEOWNERS FACING DEFAULT; THEREFORE YOU MUST BUY THIS BOOK!*

An Action Plan for Renewal
Investigation of Organized Crime in Interstate Commerce
Dealing with Your House's Dirty Little Secrets
The Life-Changing Magic of Tidying Up
Military Finances
Home Cash Power
Loan Modification For Dummies
Have you had enough? Are you tired of being hounded by calls from creditors and debt collectors? Do you feel trapped and think there is no way out? Does bankruptcy seem inevitable? Are you embarrassed to talk to your friends and family? Do you need a way out? Over 12 years ago, Seann L. Jackson lived through the same fears, shame, and frustration that you face today, and has since moved from debt and poverty to enjoy the rewards of a credit score over 800! Escaping the Chains of Debt summarizes the hard-earned knowledge about debt and credit the he accumulated in his fight for financial freedom, explaining step by step what works and what doesn't by offering you what he learned about: Bankruptcy options The Credit System and what you need to know to survive How you can get out of debt without declaring bankruptcy Rebuilding your credit And Eliminating Debt Collectors from your life FOREVER! In Escaping the Chains of Debt, Mr. Jackson shares his experiences in the trenches of debt recovery so that you can change your life quickly and get you on the road to recovery.

Think about where you are right now. How well would you and your family fare if today, right now, you were suddenly faced with an enormous disaster—a massive earthquake, a sudden flood, a horrific hurricane, tornado, super storm, or other catastrophic event? If you and your family are not fully prepared to face the events after a disaster and you want to learn how to prepare for and survive when a disaster strikes, this book could save your life ... and the lives of your family. This book details lifesaving information and illustrations for you and your family, to help ensure your survival in the event of a disaster.

Includes annually, 1961– Home goods data book.

Self Sufficiency for the 21st Century

Hearings Before a Special Committee to Investigate Organized Crime in Interstate Commerce, United States Senate, Eighty-first Congress, Second Session, Pursuant to S. Res. 202 a Resolution Authorizing an

Investigation of Organized Crime in Interstate Commerce [and S. Res. 129 82nd Congress]...

Stop the Foreclosure Save Your Home!

Turbo-Mom's Guide to Saving Money Without Wasting Time

Fourth Estate

100 Realistic Strategies to Keep Any House Under Control

Saving Your American Dream

Delfau provides well-researched straightforward advice and guidance on insurance, taxes, and investments direct from the tax and financial professionals.

A journal devoted to insurance and the industries.

America's top cleaning expert and star of the hit series Legacy List with Matt Paxton distills his fail-proof approach to decluttering and downsizing. Your boxes of photos, family's china, and even the kids' height charts aren't just stuff; they're attached to a lifetime of memories--and letting them go can be scary. With empathy, expertise, and humor, Keep the Memories, Lose the Stuff, written in collaboration with AARP, helps you sift through years of clutter, let go of what no longer serves you, and identify the items worth keeping so that you can focus on living in the present. For over 20 years, Matt Paxton has helped people from all walks of life who want to live more simply declutter and downsize. As a featured cleaner on Hoarders and host of the Emmy-nominated Legacy List with Matt Paxton on PBS, he has identified the psychological roadblocks that most organizational experts routinely miss but that prevent so many of us from lightening our material load. Using poignant stories from the thousands of individuals and families he has worked with, Paxton brings his signature insight to a necessary task. Whether you're tired of living with clutter, making space for a loved one, or moving to a smaller home or retirement community, this book is for you. Paxton's unique, step-by-step process gives you the tools you need to get the job done.

Repairing Your Flooded Home

How to Secure a Safe Mortgage, Protect Your Home, and Improve Your Financial Future

The Fight to Save Our Home

Handbook of Loss Prevention and Crime Prevention

Declutter, Downsize, and Move Forward with Your Life

Retire on Real Estate

Administration of Insured Home Mortgages,Transmittal Handbook No.: 4330.1, Rev-5, September 29, 1994

We've all heard the reports. Americans are losing their homes in record numbers, and the housing crisis seems unlikely to subside anytime soon. Foreclosures affect all kinds of people and all kinds of properties. Many people faced with foreclosure feel helpless and resigned to giving up their homes without even trying to save them. The good news is that with the right advice, homeowners can take control of the situation, avoid foreclosure proceedings, and even protect their credit. Lloyd Segal, mortgage banker, attorney, and real estate investor has spent the last twenty-five years helping homeowners save their houses. In Stop Foreclosure Now, he shows readers how to: develop a plan to delay or stop foreclosure • understand the documents involved • negotiate with their lender • use the courts to stop foreclosure and bankruptcy • arrange to refinance their property • sell their property quickly • use military status to stop foreclosure • understand foreclosure laws in all 50 states Timely and indispensable, this guide will help anyone survive the housing crisis and preserve their most important investment.

When in doubt, throw it out. Don't risk injury or infection. 2: Ask for help. Many people can do a lot of the cleanup and repairs discussed in this book. But if you have technical questions or do not feel comfortable doing something, get professional help.

If there is a federal disaster declaration, a telephone "hotline" will often be publicized to provide information about public, private, and voluntary agency programs to help you recover from the flood. Government disaster programs are there to help you, the taxpayer. You're paying for them; check them out. 3: Floodproof. It is very likely that your home will be flooded again someday. Floodproofing means using materials and practices that will prevent or minimize flood damage in the future. Many floodproofing techniques are inexpensive or can be easily incorporated into your rebuilding program. You can save a lot of money by floodproofing as you repair and rebuild (see Step 8).

#1 NEW YORK TIMES BESTSELLER • The book that sparked a revolution and inspired the hit Netflix series Tidying Up with Marie Kondo: the original guide to decluttering your home once and for all. ONE OF THE MOST INFLUENTIAL BOOKS OF THE DECADE—CNN Despite constant efforts to declutter your home, do papers still accumulate like snowdrifts and clothes pile up like a tangled mess of noodles? Japanese cleaning consultant Marie Kondo takes tidying to a whole new level, promising that if you properly simplify and organize your home once, you ' ll never have to do it again. Most methods advocate a room-by-room or little-by-little approach, which doom you to pick away at your piles of stuff forever. The KonMari Method, with its revolutionary category-by-category system, leads to lasting results. In fact, none of Kondo ' s clients have lapsed (and she still has a three-month waiting list). With detailed guidance for determining which items in your house “ spark joy ” (and which don ' t), this international bestseller will help you clear your clutter and enjoy the unique magic of a tidy home—and the calm, motivated mindset it can inspire.

Investigation of Organized Crime in Interstate Commerce: pt. 1-1A. Florida

Rough Notes

A Practical Guide to Clearing Your Body, Detoxing Your Home, and Saving the Earth (Without Losing Your Mind)

The Complete Guide to Saving Your Home and Your Credit

How to Manage Your Home Without Losing Your Mind

The Chronicle

The Nautical Magazine

Self Sufficiency for the 21st Century makes it easy to be green and helps you live a more simple, cleaner lifestyle. Self Sufficiency for the 21st Century is a manual for the modern age to help anyone take the proper steps to live more sustainably. This informative, practical guide, written by BBC personalities Dick and James Strawbridge, combines traditional skills and crafts with modern technological advances to help you live eco-friendly. Perfect for both urban and rural readers, Self Sufficiency for the 21st Century has detailed illustrations and step-by-step instructions for tried-and-tested projects, including foraging for wild plants, natural remedies, composting, green cleaners, and conserving energy at home. Learn how to can vegetables, garden in urban spaces, and the basics of animal husbandry. Self Sufficiency for the 21st Century is the perfect book to show you just how easy and rewarding green living can be.

Home Cash Power. Thinking about making Money Online working from home? Before you do, you need This Guide: Step By Step Guide to running a Home based business Online and or off line. These helpful tips will lead you on your way. It is possible to have a successful work from home business. Success depends on the inner drive to succeed coupled with the knowledge of how to achieve your goals. By using the advice provided in this book, you will see your income from your work from home business flourish. Getting started on running home businesses is a terrific way to make income at home. But, this is not easy. You must understand how to run a successful business. This book provides you with that kind of help. Reading this book will inspire you to take your life into your own hands. You get a lot of tips about starting a home based business online and or off line. When you think about it now is the time to grab the bull by the horns and go for it! You can keep this book for reference to read anytime you are not sure what the next step you should be taking is. Follow all the tips put together and you will see success your home based business adventure. Each chapter addresses different areas that you will run into in your home based business adventure. This allows you to tackle issues as they come up with solutions to deal with matters as they come up in your adventure. There are no yes or no answer to running a home business. But know what to do and how to handle matters related to your business as the arises will bring great success.

THE PERFECT SPRING CLEANING GUIDE FOR 2022 This is a book for anyone who is looking for an accessible and gentle way to care for their home - and themselves. KC Davis, therapist and busy mother of two, will introduce you to six life-changing principles to revolutionise the way you approach domestic work, all without a single to-do list. Inside, you'll learn how to stagger tasks to avoid procrastination, soothe stress by setting priorities, set up your space to work for you... and tackle that ever-mounting laundry pile. With KC's help, your home will feel like a sanctuary again. _____ What readers are saying: 'So simple it's brilliant!' 'This book is a revelation!' 'I highly recommend this book to anyone' 'Absolutely loved this book ... It felt like [KC] had seen into my soul and written it directly for me' 'Profound and life-changing' 'It has had the biggest impact on me out of every book I've ever read'

Save Your Home Without Losing Your Mind or Your Money

How to Save Your Planet One Object at a Time

The Japanese Art of Decluttering and Organizing

Household Hints to Help Homebodies Cook, Clean, Get Organized, Do Laundry, Save Money and More!

Proceedings and Debates of the ... Congress

Keep the Memories, Lose the Stuff

Illustrated Review

A powerful resource and toolbox to guide homeowners in the right direction. Armed with the information compiled in this book homeowners can now replace stress and agony with viable ways to fight back. Anna Cuevas is no stranger to the countless stories of misguided homeowners being advised that foreclosure is their sole option. Most struggling homeowners are not even aware of their rights and are inaccurately declined by banks. This book teaches homeowners to be one step ahead, defend their homes, and stop foreclosure with consumer strategy training, homeowner are guided on how to be their own best advocate.the loan modification process. In this book you will learn: - Proven step-by-step solutions - How to fight back to stop foreclosure - How to take the guess work out of the loan modification process, decipher the lender red-tape - Unveiled mortgage-insider secrets

Are you worried about your mortgage, or facing foreclosure? Starting over after losing your home? Buying a home or looking to refinance, and just don't know where to start? In Saving Your American Dream, industry veteran Jason Biro shows you step-by-step how to make it through these tough economic times—without sacrificing the American dream of homeownership. Find out: What happened during the housing and lending crash, and what it means for you How to prevent foreclosure (even if it's already in progress), and how to recover financially if you can't How lending works, what lending and mortgage terms really mean—and what you can do right now to increase your chances of qualifying for an affordable loan How you can protect yourself from predatory lending and real estate scams How to improve and manage your credit, your finances, and your future With this book, you could also get the help you need to save your American dream. How? Use the unique code that's included with this book to tell Jason your story. You could receive one-on-one counseling, assistance, and advice to help protect your home from foreclosure, to improve your credit and finances, or to plan for owning a home of your own once again.

With changes in the federal bankruptcy laws in effect as of October 17, libraries will want to have up-to-date guidance for their interested patrons. Raum, in addition to being a newscaster at National Public Radio, is a practicing attorney with expertise in personal bankruptcy. She guides those in financial difficulty to an understanding of what bankruptcy is and helps them evaluate it as an option. She explains the differences between Chapter 7 bankruptcy (liquidation) and Chapter 13 (reorganization), as well as alternatives to filing. She provides a basic rundown on the process, including filing the petition and attending the hearing. There is advice on re-establishing credit, choosing and hiring a lawyer, avoiding credit scams, and moving on after bankruptcy. The appendixes provide illustrative worksheets and forms and a 50-state chart on homestead exemptions. Similarly, editors of Socrates Media cover the essential elements of the bankruptcy process. Readers learn what it means to go bankrupt and how it is accomplished. There is an excellent explanation of the homestead exemption rules that may protect a home in a bankruptcy proceeding, and a good chart comparing the old bankruptcy law and the new.

There is information on Canadian bankruptcy, and appendixes include a glossary, a list of online resources related to consumer credit, and one for legal search engines. The book comes with a CD that contains an electronic version of the information, a legal dictionary and links to financial management forms and tools (registration required). Joan Pedzich, Harris Beach PLLC, Rochester, NY (Library Journal).

1,001+ Housewife How-To's

Thinking About Making Money Online? Before you Do, You Need This Guide: Step By Step Guide to Having Online Success Working From Home

The Imperfect Environmentalist

How to Become a Virtual Assistant

Escaping the Chains of Debt

A Weekly Newspaper for Publishers, Advertisers, Advertising Agents and Allied Interests

Veteran Family in Crisis

'an unpreachy guide [...] free of jargon and full of often surprising information.' The Times Change starts at home. In the office. Change starts with you. Your family. Your friends. Change starts with everyday things. One object at a time. Sometimes it can feel overwhelming thinking about all that needs to be done to save our planet. This book is the antidote to that feeling.

Easy to read and easy to do – here's all the information and inspiration you need to make a difference, simply by making smart choices about everyday objects, tasks and habits.

Environmental scientist Dr Tara Shine guides you from room to room and occasion to occasion with environmentally friendly solutions, backed by science. From swapping bottled soap to bars, to replacing cling film with a simple plate, you will reduce your environmental footprint in an instant, while saving money. This book busts persistent myths and will once and for all show that living sustainably can be both fun and convenient. Besides, it will not only have a positive impact on the environment, but your wellbeing too! 'Dr. Tara Shine is an enlightened big-picture thinker, and with this book she shows that she is equally and delightfully adept at bringing details into focus. This book is all about realising the power you have as an individual by informing yourself, asking questions and making smart choices. By getting becoming active and joining the conversation, you become empowered and you do something about the problem we face rather than feeling powerless in its presence.' Christiana Figueres, Former Executive Secretary of the United Nations Framework Convention on Climate Change

The Congressional Record is the official record of the proceedings and debates of the United States Congress. It is published daily when Congress is in session. The Congressional Record began publication in 1873. Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States (1789-1824), the Register of Debates in Congress (1824-1837), and the Congressional Globe (1833-1873)

The world is turning upside down, as families who were barely getting by before, now find themselves facing foreclosures and homelessness. Veteran families are no different, even with their homes under VA secure home loans. All it takes is losing your job unexpectedly, an unexpected medical bill, accident or natural disaster, to throw you into a sea of debt and additional hardships that launch you into a path that leads to losing your home. That's exactly what my family is facing right now, and unless the higher power that be or some amazing miracle appears, unless someone, somewhere who has the ability to help us turn things around and stop this horrific and cruel injustice, we almost surely will be losing our home in the next three months..

Without warning or reason, my husband lost the dream job that he had left the safety and security of active duty to take. It was that pay that our mortgage was based on, and there was no way we could have known it would only last for four short months. I made the mistake of thinking that finally life was going to start going our way, and stop kicking us around, after all that was the story my husband and i seemed to share. All that we wanted was to work, pay our bills, and enjoy our first home, while giving my son the chance to have a stable home that didn't have us moving to another duty station. For the first time in a very long time, i saw happiness and excitement on my sons face, and that was worth everything. I'll never forget the day my husband came home to tell me they had let him go without a reason. i will also ever forget how quickly our lives would go from living paycheck to paycheck, to watching it all come apart as the weeks and months that followed, turned into years. The battle to try and keep our home and not be forced out on the streets and homeless has been devastating and full of one nightmare after another. We are living proof that you can follow the rules, do everything right, and still get knocked on your butt. For the last three years, we have had to do everything we legally can to try and save our home from foreclosure and beg and plead the previous and current lenders to really help us and not just offer us band aid solutions. What we got were drawn out months of stalling and racking up interest and fees, while continued to deny us and push on with the foreclosure. Its concrete proof that profits and the laws protect and support the wealthy lenders and bakers, while offering little to no help nor interest on keeping veteran families in their homes. Try as i have, I have done everything i could to use social media and emails to try and get someone anywhere to listen to our story and help, but time after time its fallen on deaf ears, til now. The last three years has introduced me to other veteran families, many of which either have already lost their homes, or like mine, are trying to do what they can as quickly as they can to keep it. Taking the uniform off doesn't mean they are any less valuable. They answered the call to serve without hesitation because it was their duty. Now with my family, and all of those like mine, facing the growing crisis that we are facing, we are sending out the call for help and hoping that now, this country will answer our call. Our families are more than just account numbers on pieces of paper. For too long this country has crated waves of veterans and failed to protect and provide for them when they come home. It is my hope that sharing our story might help to raise awareness to this growing crisis, to maybe inspire others to not walk away but stand and fight as well. Until we stand up and start fighting back, they'll continue to take and destroy dreams, profiting along the way while we are left to pick up the pieces and try to survive. We are left trying to explain to our children why they dont have a room anymore, and now live in a car. We need change now not later, and it starts by sharing our stories.

Iniquity

Electrical Merchandising Week

A Debt Warrior's Survival Guide

Congressional Record

Bankruptcy

This book provides a one-stop guide to navigating the many financial questions facing today 's military in all phases of service: Active duty Preparing for transition or retirement Post-military lives and careers It covers general financial planning as well as specific aspects of money management vital to military members and their families.

So you want to keep your kitchen counter clean but you aren't ready to toss the toaster? You want to be able to find your kids' socks but aren't looking to spend your 401(k) on clear bins? You long for a little more peace but minimalism isn't sparking joy? Decluttering expert and self-proclaimed recovering slob Dana K. White offers sustainable ideas to simplify and manage your home in Organizing for the Rest of Us. Traditional organizing advice never worked for Dana K. White. Is it possible, she wondered, to get organized without color coding my sock drawer? As Dana let go of the need for perfection, she discovered the joy of having an organized house in the midst of everyday life. In Organizing for the Rest of Us, Dana teaches us how to make great strides with minimal effort in organizing every room of our home. Here she offers 100 organizing tips to help us understand: Why changing how we think about clutter is the first step to getting rid of it The basics of organization for people who don't like to organize Why you need to get a grip on laundry and dishes before getting organized How living with less clutter is better for the environment, our spiritual lives, and our relationships Why real-life decluttering requires fewer hours and less emotional bandwidth than we imagined Organizing for the Rest of Us includes colorful photos, a presentation page, and a ribbon marker, making it a thoughtful gift or self-purchase for anyone: Doing spring cleaning Making New Year's goals Downsizing their own home or their parents' home Decluttering and organizing for their own peace of mind Fans of Dana's podcast, A Slob Comes Clean, which has been downloaded 9 million times, will treasure this book as a resource. With her lighthearted approach, Dana provides bite-size workable solutions to break through every organizational struggle you have--for good!