

My Personal

Buying TIME

Campaign

I am glad that you chose to attend the “Buying TIME” workshop. I believe that you have the tools you need to make a difference in your housing situation. You must first realize, however, that no one is going to fight for you harder than you will fight for yourself.

**So FIGHT.**

Start today by analyzing your situation—Honestly.

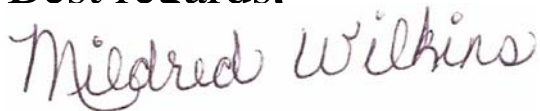
Should you fight to stay or does it make more sense to develop an exit strategy?

Use this workbook and the strategies you learned in the workshop to develop and implement a game plan.

I have shared excerpts from some of my favorite poems. They have always provided inspiration and all can be found in a book called “Best Loved Poems of the American People”. I have had a copy since I was a teenager. I never tire of reading them out loud—to encourage myself. I encourage you to do likewise.

Keep the faith—Share what you have learned and know that God is always with us when we are trying to do the right thing.

Best regards.

A handwritten signature in purple ink that reads "Mildred Wilkins". The signature is written in a cursive, flowing style.

Mildred Wilkins (FIS)  
Home Ownership Matters, LLC

Website: [www.HomeOwnershipMatters.com](http://www.HomeOwnershipMatters.com)  
Blog: [HomeOwnershipMatters.blogspot.com](http://HomeOwnershipMatters.blogspot.com)

Start Date: \_\_\_\_\_

Goal: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Method: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Commitment: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_









































# BACKGROUND INFORMATION I NEED:

Your Mortgage Company: \_\_\_\_\_

Current Servicer; have you been transferred within the last 6 months?:

\_\_\_\_\_

Insurer or Guarantor: \_\_\_\_\_

Mortgage Balance: \_\_\_\_\_

Date of Last Payment: \_\_\_\_\_ Amount: \_\_\_\_\_

Amount You Are Behind: \_\_\_\_\_

Taxes (Current / Not Current): \_\_\_\_\_

Value of House (according to tax records): \_\_\_\_\_

Tax ID for Your Home: \_\_\_\_\_

Value of House (local realtor CMA or BPO): \_\_\_\_\_

Names on Loan: \_\_\_\_\_

Names on Deed: \_\_\_\_\_

Association Dues Amount (if applicable): \_\_\_\_\_

Contact in Loss Mitigation: \_\_\_\_\_

Homeowner's Insurance: \_\_\_\_\_

# **“Don’t Quit” — Author Unknown**

**When things go wrong, as they sometimes will,  
When the road you're trudging seems all up hill,  
When the funds are low and the debts are high,  
And you want to smile, but you have to sigh,  
When care is pressing you down a bit,  
Rest! if you must; but don't you quit.**

**Life is queer with its twists and turns,  
As everyone of us sometimes learns,  
And many a failure turns about  
When he might have won had he stuck it out;  
Don't give up, though the pace seems slow;  
You might succeed with another blow.**

**Often the goal is nearer than  
It seems to a faint and faltering man,  
Often the struggler has given up  
When he might have captured the victor's cup.  
And he learned too late, when the night slipped down,  
How close he was to the golden crown.**

**Success is failure turned inside out;  
The silver tint of the clouds of doubt;  
And you never can tell how close you are,  
It may be near when it seems afar;  
So stick to the fight when you're hardest hit;  
It's when things seem worst that you mustn't quit.**