



THE
ARULDASON
GROUP

Realty . Legal . Financial



Mortgage Pressure Playbook

What to do if you are struggling
with your mortgage.

PRESSURE PLAYBOOK

Financial pressure can happen to anyone. Job changes, economic shifts, or unexpected life events can make mortgage payments difficult. The most important step in addressing mortgage pressure is **taking action early**. The sooner a plan is developed, the more options are typically available.

This guide outlines the steps homeowners should take if they are facing mortgage challenges.

1

Address the Situation Early

When mortgage payments are missed, lenders begin enforcement processes that can eventually lead to property sale.

Acting early helps:

- Reduce accumulating legal fees
- Maintain negotiation flexibility with lenders
- Preserve more potential solutions

2

Develop a Resolution Strategy

Several potential solutions may be available depending on the situation.

Common strategies include:

Refinancing

Restructuring the mortgage to make payments more manageable.

Selling the Property

Selling the property voluntarily can often preserve equity and avoid enforcement actions.

Alternative Financing

Family support or secured borrowing from other assets may provide temporary solutions.

3

Work With the Lender

Once a plan is developed, the lender must be engaged to approve or support the proposed solution.

Clear communication and structured proposals increase the likelihood of cooperation.

4

Execute the Plan Quickly

Once an agreement or solution is identified, execution must follow quickly.

Delays may allow the lender to continue enforcement proceedings.

Why The Aruldason Group

Mortgage pressure situations require **legal strategy, financial planning, and real estate expertise**.

The Aruldason Group helps clients:

- Evaluate all available options
- Communicate effectively with lenders
- Implement solutions quickly

Our goal is always to preserve as much financial stability as possible while resolving the situation.