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**Advice to Understand and Survive the Housing Bubble**

By [Andrew C. Mungar](#)

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**New One-Stop Manual Guides Consumers Through The Housing Bubble and Unstable Housing Market**

*-from secrets of lenders and scams to navigating the maze of options*

The Homeowner Survival Guide, by Andrew C. Mungar, is dedicated to helping homeowners understand and resolve the problems associated with the devastating financial crisis and the housing bubble. It is a complete one-stop manual which guides consumers through every option that is available to them and teaches them how to get their

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lender's approval.

The book contains invaluable, often neglected facts and information based on Mungar's vast experience, his extensive research, and interviews with insiders revealing the secrets of how to get lender approvals. With the help of this guidebook, most homeowners will be able to resolve their problems, and save time, money, and possibly their homes.

The Homeowner Survival Guide explains all the programs and options, together with step-by step instructions, to help troubled homeowners get what they need quickly and at minimal cost.

"Contrary to what people are led to believe, I see millions of homeowners still needing help who are being pushed around and not getting what they need," says Mungar. "The programs implemented by the government and lenders are supposed to help over three million eligible homeowners who are behind in their mortgage payments, yet only about 300,000 homeowners got their loan payment reduced so far. Bank of America, for instance, has approved only seven percent out of about 835,000 delinquent loans. The media and the government kept reporting as if the economy has already recovered, while ignoring the fact that loan defaults and unemployment continue to rise in many areas. We all need to wake up and dedicate our efforts to help those millions of people who still need help."

**The Homeowner Survival Guide discusses timely and important issues such as:**

- Loan Modifications â€" How to prepare a package that will get lenders to approve
- All the Options available to help troubled homeowners survive the hard times
- Easy to understand analysis of the current housing market and housing bubble, and how lenders operate
- How scam artists work and how to avoid them
- Forecasts on unemployment, the recession, recovery, home values

"To the best of my knowledge, there is no book available that will connect all these dots, reveal secrets of the lenders, and teach homeowners how to prepare the forms and budget that will meet lender requirements," adds Mungar. "My book combines and coordinates what's available from the government, the lenders, and HUD counseling centers. I've added far more details not available to the public, and teach homeowners how to reduce their payments and stop more foreclosures. If my book is distributed to all those homeowners needing help, it will save far more homes from foreclosure, and at a much faster pace and virtually no cost."

"Even homeowners currently not in trouble should buy this book in case they ever run into an unforeseen hardship," Mungar concludes. "Aside from the teaching, it contains some interesting chapters that explain what caused the financial crisis and housing bubble, how soon home values will recover, and how scam artists work and how to avoid them."

**About the author:**

Andrew C. Mungar, a well-respected real estate expert in Texas, has provided consulting services to developers, lenders, homeowners, investors and government agencies for nearly 30 years. He has received numerous accolades and some of the highest industry awards. The Greater Houston Builders Association honored Mungar with the Harris B. Lieberman Distinguished Service Award, given each year to one person for outstanding service and dedication to the real estate and construction industry. Thousands of families have lived in homes built by or in communities developed by Mungar, including many celebrities. He was one of only a few

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developers that survived Houston's deep recession and housing bubble in the mid 80's. He has held a Texas real estate broker license for over 25 years and holds a degree in accounting and finance.


Please visit the author's website at: [www.homeownersurvivalguide.net](http://www.homeownersurvivalguide.net)

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