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# **Loan Modification**

FOR

# **DUMMIES®**

## **Learn to:**

- Modify your loan, lower your monthly payment, and keep your home
- Assess your needs when facing foreclosure
- Reduce and fix your interest rate
- Have delinquency fees and penalties waived

**Ralph R. Roberts**  
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*Consumer advocates and authors of  
Foreclosure Self-Defense For Dummies*



# Loan Modification For Dummies

**Lingsheng Yao**

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