



Crestview Debt Lawyers Highlight the Upcoming End to Mortgage Forbearance Periods

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Crestview, Fla. ? Lewis and Jurnovoy, local?Crestview debt lawyers?warn of the upcoming end to mortgage forbearance periods. March will mark a year since the coronavirus (COVID-19) started affecting the way of life for most people on the Gulf Coast. This anniversary also marks the beginning of the 12-month mortgage forbearance program many people were forced to utilize. For many people around the Gulf Coast, mortgage repayments will begin in March or April.

When accepting the mortgage forbearance, most people did not receive an upfront commitment from the mortgage company about what the next steps will be after the forbearance period ends. Without this commitment, many mortgage companies will be expecting payments to begin immediately at the 12-month mark. Therefore, starting in March and April, many homeowners will be asked to pay their monthly mortgage payment again in addition to their past due amounts. For many homeowners, this will double their monthly payment amount? an amount that many people cannot afford, especially after the many problems faced along the Gulf Coast this year.??

?This is what we deal with in our office every day. Do not feel like you have to deal with it alone because you don't,? says Martin Lewis, debt lawyer.

For homeowners that are concerned about the end of the forbearance period quickly approaching, chapter 13 bankruptcy and mortgage modifications may be the solutions. Chapter 13 bankruptcy allows homeowners to keep their house and renegotiate their mortgage payment through mortgage modifications. With chapter 13 bankruptcy, homeowners can force the mortgage company to accept new terms and negotiate more doable monthly payment amounts.

Lewis and Jurnovoy have taken great pride in serving Crestview and the rest of the Florida Panhandle for over 20 years. The experienced attorneys know this upcoming end to mortgage forbearance is stressful and scary for many, and they are here to help find?debt relief?for families in trouble. For more information about Chapter 13 bankruptcy or any other debt questions, give them a call for a free consultation at (850) 432-9110 or visit them online at?www.LewisandJurnovoy.com.

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Lewis & Jurnovoy, PA- Crestview

The primary emphasis of our law firm is in the representation of individuals in Chapter 13 bankruptcy, Chapter 7 bankruptcy,mortgage foreclosures, mortgage modifications and protecting against abusive debt collectors.

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