

Title:

10 Common Homeowner Complaints

Word Count:

540

Summary:

Ten problems every homeowner should be aware of . and avoid.

Keywords:

mortgage, mortgage company, repairs, company, loan, house, getting, interest, real estate, pro

Article Body:

Home ownership is most people's dream come true. Don't let it become a nightmare.

#### 1. Real Estate Fraud

^Someone forged my signature on a Grant Deed. The document says my property now belongs to some

Contact your state's real estate commission.

#### 2. Unlicensed Contractors

^I hired a guy who said he was licensed to make repairs to my kitchen. He started the work but

Never hire an unlicensed contractor.

#### 3. Foreclosure Consultants

^When I got behind on my house payments, I started getting mail from people saying they could

If you're behind on payments, call your mortgage company and work out a payment plan.

#### 4. High Interest Loans

^I thought I was getting a good deal on a refinance. Turns out, the interest rate is way too

Shop around for the best rates and fees before getting a new loan and make sure your read the

#### 5. Adjustable and Fixed-Rate Loans

^The loan representative said I was getting a fixed-rate, 30-year loan. Six months later, my

Review your loan documents before you sign. Interest rates must be disclosed by the lender.

#### 6. Account and Billing Errors

^My mortgage company did not credit my account for the mortgage payments I've made.~

Send a letter to your mortgage company requesting a payment history. Be sure to include your

#### 7. Illegal Rooms

^I just moved into the house I bought and the city tells me that some of the rooms were added

You may be required to make changes. Be sure to check for building permits before you buy a ho

#### 8. Repairs and Escrow

^Before I bought my house, the seller promised to make repairs. My agent said it was OK to sig

Make sure repairs are completed before you close escrow.

#### 9. Property Taxes Not Paid

^My mortgage company was supposed to pay my property taxes but didn't. Now I owe past taxes a

Call your mortgage company for an explanation. If they don't take care of the problem, contact

#### 10. Vacant Land Purchase

^I bought some vacant land in the desert to build a house on. The seller said there was water,

Check with the local Building and Safety Department before you buy vacant land.

Take your time and do your homework. Property purchases are usually the biggest investment you

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