

Preface

This book is about lender force-placed insurance practices (LFPI) in the hands of alleged predatory mortgage loan lenders and servicers, and forceplacing insurance companies. It was written to meet the needs of professionals including financial counselors and lawyers who counsel borrowers and lenders concerning these practices. In the end, counseling borrowers and lenders may ultimately require providing legal representation in presenting and litigating their claims and defenses arising from LFPI practices.

Counselors and representatives should never forget that what is ultimately at stake in these cases is someone's home. Because the stakes are so high, this area of practice requires special diligence and professionalism.