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The Strategic Default Plan Mortgage

A mortgage holder with otherwise good credit can expect to lose at least 100 points from his or her credit rating as a result of strategic default. For this reason, many debtors plan for strategic...

Strategic Default - Investopedia

Referred to as strategic default or strategic foreclosure, the decision to abandon your home loan is a workaround that some homeowners use to get out of a bad investment. Although controversial,...

What Is a Strategic Default on a House? | realtor.com®

A strategic default is the decision by a borrower to stop making payments on a debt, despite having the financial ability to make the payments. This is particularly associated with residential and commercial mortgages, in which case it usually occurs after a substantial drop in the house's price such that the debt owed is greater than the value of the property — the property has negative equity or is underwater — and is expected to remain so for the foreseeable future, such as following ...

Strategic default - Wikipedia

A strategic default is a process that begins with a decision by a property owner to walk away from his mortgage. The most common reason for a strategic default is that the value of the property has dropped below the amount owed on the mortgage. This is referred to as "negative equity" or being "underwater."

Walking Away from Mortgage Strategic Default ...

Strategic default through business lenses As with every business decision, homeowners should carefully consider the financial consequences of strategic default, says Robert Stone, senior business...

Strategic Default: Is It OK To Walk Away? | Bankrate.com

Generally, the term "strategic default" implies a different situation than a homeowner who's struggling financially and can't afford to keep paying the mortgage payments. With a strategic default, the borrower does the math and makes a business decision to voluntarily stop making payments, even if it's within their ability to stay current on the loan.

Strategic Default: Should You Walk Away From Your Home? | Nolo

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