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Hello I am writing in regards to the mortgage crises. Not only were first time homeowners effected, but also investors....Are they in fact trying to work out a solution or are the lenders still trying to extract fees for reinstatement of the loan...which indeed puts the borrower further behind in payments...Working a suitable payment plan would serve in the best interest of not only the borrower but all who share an interest in the repayment of this loan.A plan that will make it a win-win situation for all involved...However, as events unfold it is becoming more evident that the consumer whether first time homeowners or investors were victims of fraudulent and deceptive lending...If in fact, they are willing to work with those who are trying to negotiate terms that are acceptable to both parties..this would be an ideal arrangement. If not,I have every intention to proceed to the courts to let the courts decide....