

# Your World Has Been Turned Upside Down



## The last thing you need is a tax bill for income you'll never see.

Despite improvements in the housing sector, a struggling economy has caused many responsible American families to sell their homes in a short-sale or negotiate a much needed mortgage modification with their lender.

Right now 5.3 million homes are still underwater and another 1 million families are in the process of foreclosure.

**Unless Congress acts, hundreds of thousands of American families who did the right thing will have to pay tax on “phantom income”—money they never see.**

**Time is Running Out.  
Congress: Extend the Mortgage Forgiveness Tax Relief Act... Now!**



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