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true now more than ever as the United States struggles to survive a burgeoning financial crisis brought about in part by the mortgage debacle of recent years.

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to follow in the footsteps of the thousands of first-time buyers who've already taken out a mortgage this year, figuring out how to navigate the mortgage maze is a must. Nearly 70,000 first-time mortgages were taken out in the first quarter of 2014 - a jump of 34% on the same period last year, says the Council of Mortgage Lenders.

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or loan workouts. Together, the parties are navigating the maze of current troubles, pulling from past crises while responding to the singularity of the current one, to write the new workout playbook.

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