

FEELING FINANCIALLY SQUEEZED?

*ESCAPE THE GRIP
OF FORECLOSURE*



Let me help
relieve your mortgage
payment pressure!

Feeling Financially Squeezed?

Escape the Grip of Foreclosure

Beginning a new year with the prospect of losing your home is a situation no one wants to be in. The reality is that millions of Americans across the country are struggling with unaffordable mortgage payments, and more than ever lenders are motivated to work with homeowners to come to a resolution. I can help inform you of your options and show you how to create a strategy that will loosen the hold that foreclosure has on your future.

Escape the Grip

When you began struggling with your mortgage payments, you may have felt that you had no way out of the situation. You actually have many. I will guide you through the process of finding which option is best for you. By discovering and acting on your options, you'll have the leverage to escape the grip of foreclosure.

Your Foreclosure Alternatives Include:

- Short Sale
- Reinstatement
- Forbearance or Repayment
- Mortgage Modification
- Rent the Property
- Deed-in-Lieu
- Bankruptcy
- Refinance
- Servicemembers Civil Relief Act
- Sell the Property

Relieve the Pressure

When you owe more on your home than it is worth and are struggling to make payments, the pressure you feel can go through the roof! If you are in a situation where your expenses exceed your income, have a verifiable financial hardship and no other assets to pay off the balance of your mortgage, you may qualify for a loan modification or short sale. I will help relieve the burden of an overwhelming mortgage by showing you ways to execute a dignified solution.

DO YOU QUALIFY FOR A SHORT SALE?

Do you have ...

- Financial Hardship: severe illness, military service, insurance or tax increase, etc. (Ask me for full list of acceptable hardships)
- Monthly Shortfall: business failure, job loss, wage reduction, divorce, etc.
- Insolvency: you currently owe more money than you have, or you are about to reach that point

Checking all these boxes means you may qualify for a short sale.

Calm your Fears

You may be anxious about whether your lender is motivated to work out a solution with you. The reality is that lenders lose much less in a short sale or loan modification than they do in foreclosure. The costs of foreclosure may cost your lender up to 50% of the loan amount while a short sale could only cost them from 15-30%.

Specifics: Short Sale Benefits

The financial implications of short sales are always less severe than the implications of foreclosure. Your credit score, credit history, employment applications, and future chances of acquiring a loan all benefit from completing a short sale rather than being foreclosed upon.

My job is to facilitate cooperation and communication between you and your lender and work toward the best solution for everyone. Knowing this should help you breathe a little easier when starting this process.

Specifics: Short Sale

A short sale is when the lender agrees for the property to be sold at a price lower than the mortgage balance owed.

A deed-in-lieu is when the lender receives the house deed in place of the mortgage balance, although in some cases the lender will still pursue the homeowner for the leftover mortgage balance, which is called a deficiency judgment. A short sale or deed-in-lieu through the government's Home Affordable Alternative Project prohibits the participating lender from pursuing a deficiency judgment.

Call me today!

I know that you are grappling with unfortunate circumstances, and dealing with all the emotions that come with it. I'm trained to guide you through this process, help you to restore hope, and empower your future.

I'm here to help.

Place Your Confidence in CDPE

With the right assistance, the stress of facing foreclosure becomes manageable. CDPE-designated agents have received the knowledge and training necessary to assess all possible foreclosure alternatives and pursue homeowners' best options. A CDPE-designated agent attends several days of intensive, thorough training on foreclosure avoidance and how to negotiate short sales efficiently and ethically. The highly regarded CDPE logo means you are working with the most informed, up-to-date resource available.



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