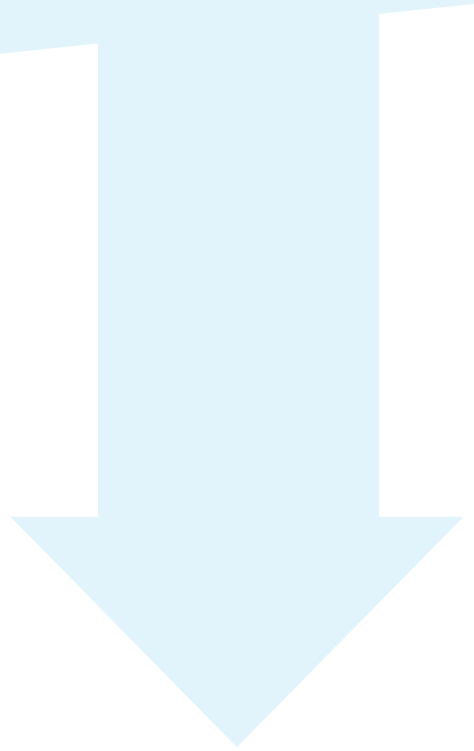


IS THE STRAIN OF YOUR MORTGAGE CRUSHING YOU?



Learn about these
options that can
SAVE YOU.



CERTIFIED DISTRESSED
PROPERTY EXPERT

A lot has changed since you bought your home.

Rampant unemployment and underemployment, a recovering housing market with millions of distressed homeowners in its wake, and a recession have wreaked havoc on the stability that many American families had once counted on. Owning a home, once a hallmark of the American dream, may now feel like crushing weight.

HOW HOMEOWNERS ARE BEING CRUSHED

A look at the effects of the housing market crash.

(All numbers are from the end of 2011)

of loans that were 30 days late:

42,892,629

of loans that were 60 days late:

3,314,799

% of all homes that are upside-down:

22.8%

Avg. amount that loans are underwater:

\$51,000

*Source: Calculated Risk and CoreLogic

If you or someone you know is among the 10 million or so homeowners who are falling behind every month because of an unmanageable mortgage

payment, then that weight may feel unbearable. In the midst of what may well be some very weighty financial challenges, however, there is some encouraging news. The Federal government, state and local agencies, and even major banks are more determined than ever before to stem the tide of foreclosures.

You have options, and foreclosure is not one of them!

Among the many alternatives to foreclosure, loan modifications are now more accessible than ever and many banks are offering incentives that can amount to tens of thousands of dollars to encourage homeowners to pursue a short sale rather than let their home slip into foreclosure.

Short sales are becoming an increasingly more popular solution. Banks love this option because they end up getting more money than if they foreclose, and they don't have to worry about selling your house at auction. Short sales generally have less impact on your credit score and give you a chance at a fresh start, allowing you to walk away with dignity.

WHY WOULD A BANK ACCEPT A SHORT SALE?

It can sometimes seem to go against everything we are taught about borrowing money, but in today's market, banks will gladly accept a short sale as an alternative to foreclosure.

Here are three reasons why:

1. In a Short Sale, the bank never owns the home—

It is often overlooked, but this is one of the major reasons why banks prefer short sales. Having to take back the home and then sell it at auction is a major undertaking that can be expensive. In a Short Sale, there is already someone who wants to buy the home, so that hassle is taken care of.

2. In Short Sales, the home is generally in better

shape— It is a sad fact, but when people are about to lose their home to foreclosure, they will sometimes try to distance themselves emotionally from the home in order to cope. This can lead to the home not being taken care of, which makes it that much harder to sell. In a short sale, the seller is always being proactive and is generally more responsible.

3. In a Short Sale, the bank gets more money—

Ultimately, this is the main reason. Even though the bank is not getting the full amount of the loan, the amount of the average short sale is almost always significantly more than what it can sell a foreclosed home for at auction.

All of the factors above combine to make a Short Sale the best solution for the bank.

As a real estate professional with the Certified Distressed Property Expert (CDPE) designation, I offer all of my clients the benefit of the best

expertise and insights within the distressed properties arena. I am tapped into major lenders, up-to-date on Federal and local government assistance programs, and a member of the real estate industry's most recognized network of professionals demonstrating the highest standards of professionalism and ethics.

Never has it been more critical to have a team of top-notch professionals in your corner.

It is my mission and my passion to serve as a trusted consultant to struggling homeowners, helping them to understand their circumstances, review all of their options, and then leverage my expertise and know-how in order to navigate the best possible solution.

Separating the headlines from the hearsay and the hype can be a challenge. There's a lot of information out there and a lot of programs are designed to help homeowners facing various forms of financial stress.

I am committed to honing in on the solutions that best suit your needs.

WHAT DOES “CDPE” MEAN?

As a Certified Distressed Property Expert, I have devoted a significant amount of time to educating myself on all the options that are available to homeowners in danger of losing their home to foreclosure. I have received extensive training to receive this exclusive designation. This training has taught me how to recognize the best option for every homeowner's unique situation, as well as how to complete the processes involved in the most efficient way possible.



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