

Short Sale/Foreclosure, A Way Of Life? No Way... Don't Give Up!

We understand that bad things can happen to the best people. Loss of a job... injury or illness... divorce... a bad investment to name a few. These things can happen to anyone. In today's troubled real estate world, some of these good people are in danger of potentially losing both their homes and good credit through no fault of their own. How does one deal?

Many people are faced with a short sale or foreclosure of their home. It is a difficult situation that sometimes cannot be avoided. You may get knocks at your door from strangers ... you may receive a bundle of unwanted mail from your lender demanding payment... your tension filled days may continue into sleepless nights. Don't give up, you have options.

We, Lauri Rosenbloom and Sharlet Hakimi, of the **"Short Sale Foreclosure Assistance Group,"** affiliated with Prudential Starck Realtors, can provide the finest in Short Sale and Foreclosure services. Compassionate for others and community, we work to help people out of difficult situations taking steps to avoid extreme financial stress. Innovative and knowledgeable in current real estate market trends, we can help to eliminate hectic situations in a timely manner.

But...What are Real Estate Short Sales and Foreclosures? They definitely are today's buzz words.

Short Sale: Also called "Short Pay" or "Pay Off" is a process by which a lender agrees to receive a lower amount of an owed debt in exchange for the sale of the property to a third party, usually at no cost to the borrower. In other words, you owe more on your mortgage than your home is worth. We obtain permission from the bank to sell your property. This does not necessary mean that your

house will go through the foreclosure process.

Foreclosure: Home foreclosure is a process by which a lender regains a property which they have financed. Typically, this is because the borrower or homeowner is behind on their house payments and is unable to catch up. For example, when you have stopped making payments on your mortgage the bank will send a letter asking for payment. If you do not pay, the bank starts the foreclosure process--the legal act of taking back your property. This is done because your property was used as security for your mortgage loan which you have now stopped paying. **If possible, this should be avoided.**

If you think you might be faced with a Short Sale or a Foreclosure, don't worry you have options! There are many people just like you... in your position... in your neighborhood... scared and pessimistic... not knowing where to turn or what to do. We can help. First of all, you must not ignore the letters from your lender. Early intervention is key. Time is NOT on your side! The longer you wait the more loss you will incur.

A Short Sale is better for your credit history than foreclosure.

Questions or Areas of Concern:

1. I need to sell my home, but I owe more on my mortgage than it is worth... Do I qualify for a Short Sale?
2. If I am a candidate for a short sale or a foreclosure, will I get any money back when I sell my property?
3. What if I have one, two or even three mortgages on my property? Will I be able to sell my house?
4. I've already talked to my lender and they just want all their money. Is there any help for me?

5. I am having difficulty making my mortgage payment and my monthly expenses. What should I do?
6. I have missed a mortgage payment or two. Am I going to lose my house?
7. I have been served papers to appear in court. I don't know what to do.
8. I can't stand the pressure; I just want to give my house back to the bank. What should I do?

The **"Short Sale Foreclosure Assistance Group"** can help by confidentially addressing these and many more questions of concern. You will have strong professional representation and all negotiations will be made directly with your mortgage lender on your behalf.

When facing these difficult circumstances of a short sale or a foreclosure, you must act quickly to protect your credit and your investment. Assistance will not come in the form of a miracle. Act NOW, and contact Lauri and Sharlet. They can help. Time is of the essence! Be the number one home owner that we help today!

PLEASE EMAIL OR CALL FOR OUR FREE "SHORT SALE VS FORECLOSURE" PACKET.



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