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How to Avoid or Stop Foreclosure and Get the Cash You Need Fast...

If you are headed toward foreclosure, or are already in foreclosure, you need to know the rights and options available to you now. Only then can you save your house, save your credit, or save your equity before it's gone forever.

Once you get behind on your mortgage, the clock is ticking. The sooner you decide on the course of action, the more cash you and your family can pull out of your house, and the better chance you'll have of stopping the bank from stealing your home.

Can you raise enough cash to cure the default and stay in your home?

There are several creative ways to do this. We can help you identify the methods to keep your house if you feel you can still afford to stay in your house. On the other hand, if you decide to sell your house, we might be able to buy it and give you cash for your equity in as little as 7 days.

Can you get a new mortgage?

You'll need to borrow enough to payoff what's owed to your current lender PLUS the back payments PLUS late fees and attorney fees plus all the closing costs to get a new loan.

If you're able to realistically commit to a larger mortgage obligation, we can help you explore this option.

Should you sell your house now?

Maybe we can buy your house quickly and easily. There's no need to go through the uncertainty of listing your house with an agent or trying to sell it yourself. There's no need to spend money fixing up your house to please a picky buyer...

- * We can buy your house "as is"
- * We can close on the date of your choice
- * We can handle all the paperwork
- * We can give you cash for your equity

Although we are licensed real estate agents, we are interested in buying your house, not listing it. We don't charge a fee or commission so there's no cost to you. We can close in 7 to 10 days and by acting now, you can get the most money out of your house.

The biggest reason for allowing us to help you reinstate your loan, refinance your debt or sell your house is to keep a foreclosure off your record, and that's important. By saving your credit, you won't have to experience the frustration of trying to get a future mortgage, a nice house to rent or a fair insurance quote when you have severely damaged credit.

Know that after your bank forecloses on your home, you'll always have that hanging over your head, coloring the opinions of what others think of you. All mortgage applications currently



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ask if you've EVER had a foreclosure. You'll have to say "yes" for the rest of your life... unless you avoid it right now by discovering your options and taking positive action.

Do you feel a foreclosure can't be stopped, and that your situation is beyond hope?

Then let us help you save as much of your equity as possible. Even if you have little or no equity, we know several ways to create it by renegotiating with your lender, generating enough cash to give you something, rather than nothing.

In fact, if you have the ability to pay more than you're obligated to pay each month now (perhaps because the financial setback you experienced was temporary) it's possible for us to negotiate a plan with your lender to keep you in your home and get you back on track.

But know this... from our experience... only 1 out of 9 families we speak with who are facing foreclosure are able to save their home by agreeing to pay MORE each month. So it may be in your best interest to explore your options for selling quickly at no expense to you.

When you decide to sell, you'll need a new home. Maybe you can stay with friends or family, or maybe find a new place of your own.

Damaged credit will limit where you can move. Landlords and lenders will look closely at your ability to keep up with your financial obligations. But once we're working with you, and we understand your situation, we may be able to get you into one of OUR homes with flexible seller financing. We may also be able to trade properties.

Are you thinking of filing bankruptcy?

Some homeowners consider filing bankruptcy to stop a foreclosure. But it won't. It only delays it while the amount owed grows to an unrecoverable amount. Know that the bank that lent you the money on your house will get their money, or your house. They're a secured creditor. Bankruptcy will never wipe out your mortgage debt. You cannot avoid foreclosure by filing bankruptcy.

Should you do nothing and wait?

Some borrowers even think they'll benefit from "free rent" until the bank hires the local sheriff to throw them out. But wouldn't you rather have debt relief, emotional relief and some seed money to start fresh in a new home? And remember... you'll want to keep a foreclosure off your credit report if at all possible.

Equity in real estate takes years to build but it can be wiped out in a single day, once your house is sold at public auction. Let me help you examine all the options you have available NOW. Then you'll be able to make your decision based on real facts, not wishful thinking.

We invite you to contact us. We will gather the details on your situation. Then we can offer you several solutions, there's no cost or obligation and we'll hold everything in strict confidence. Once we have your details, we may be able to:

- * Put up the money to cure your default, or...
- * Help get you a new loan, or...



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- * Renegotiate your obligation with the lender, or...
- * Make you an acceptable offer to buy your house "as is" with cash to you at closing.

We don't recommend trying to sell your house through a real estate agent until you learn more about some of the major disadvantages of taking such action. We don't recommend you try to sell your house on your own unless your loan is current and you have time to test the market. Bankruptcy should always be used as a last resort because (in our opinion) it rarely produces the result home owners expect or hope for.

We do recommend that you allow us to explore ways to raise cash needed to get your loan current or stop a foreclosure. We'll either put up the money ourselves or help you locate a reliable source of funds. If refinancing your house makes sense, we'll help investigate that.

Let me offer you a fresh start and a brighter future...

Put an end to the stress and emotional hardship you may be experiencing right now. Sure, you may find an answer, on your own, without me being involved. But you owe it to yourself and perhaps your family to get any help you could use. We want to help. It's what we do everyday.

Will you take the next step?

If you want more information without risk, we'll need to get some information about your situation and your property. You can contact us for FREE, friendly, no obligation advice. We'll be happy to speak with you.

After evaluating your situation, We'll gladly call you back and share my ideas with you. Then, if you decide it's best to sell your house, we'll come out and make you a fair purchase offer that'll put cash in your pocket at closing.

If you prefer to keep your house, we'll explore how to raise the cash needed to avoid losing it.

So please contact us. We'll explain everything in clear, easy to understand terms. You'll still have all your other options available if it's determined that we're not your best solution.

If you are behind on your house payments and don't have an immediate plan to cure your default, it is only a matter of time that your name will appear on public record as "someone in distress." Then you'll have to deal with a barrage of real estate agents, mortgage brokers and real estate investors hoping to capitalize on your misfortune. Perhaps you've already experienced that! We hope not. It can be very embarrassing and upsetting. Contact us via email or phone now!