

Upside Down on Your Mortgage?

HOMEOWNER OPTIONS:

- Keep paying mortgage, and in 5 to 10 years break even with your equity
- Modify the loan; but no negative equity relief provided against principal
- Short Refinance, however few lenders participate
- Short Sell, & if payments remain current – possibly purchase another home
- Foreclosure, which disallows financing a new home for at least 3+ years.



(**SHORT SELL** AND **BUY.COM**)

SHORT SELL AND BUY BENEFITS:

- Your Realtor and lenders do the work and the negotiations on your behalf – typically at no cost to you
- Sell your home and eliminate the lost equity
- Move into a new home for similar – or less – in monthly mortgage payments
- Continue your dream of home ownership and the tax benefits
- No need to rent an apartment or house for the next 3 years, or store or sell some of the contents of your house

THE PROCESS:

- Continue to make your monthly mortgage payments
- Complete the Short Sell & Buy loan application
- Get pre-approved for your next home loan
- List your home to Short Sell with your Realtor
- Accept offers from prospective buyers
- Once Short Sell is approved make offers on new home
- Close on the Short Sell of your current home
- Close on your new home – and move in!



QUALIFYING GUIDELINES:

- Visit our website www.ShortSellAndBuy.com and click on link at left that states QUALIFYING GUIDELINES

Contact Your Realtor Today!

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