

Short Sale **VS** Foreclosure PROS & CONS

2009 Issue
Vol 1

www.allhomesaz.com

3 Things you **NEED** to know
TODAY!

- Financial Consequences
- Tax Consequences
- Credit Consequences



Don't Sink
With Your Home



AllHomesAz.com



Dear Neighbor,

During these tough economic times there are many questions we all have regarding home foreclosure and short sales. Searching for the proper help can be difficult. The good news is that help is here. AllHomesAZ.com specializes in providing expert foreclosure and short sale assistance.

In creating this informational guide we wanted to lay out the basics. No high pressure sales pitch or strings attached just facts about short sales and foreclosures. There are a lot of misconceptions out there which makes it difficult to know where to turn.

We are not a new company who has just popped up because of this housing crisis. We have been doing business here in the Phoenix metro area for over six years. Six years ago short sales were around and we were doing them. Then the "boom" came and short sales went away because home values went up faster then they ever should have. This is what led us to where we are today.

Don't worry we are all in this together. It doesn't matter when you bought or how much you owe, we are all affected. For sale signs are popping up all over the valley.

If you have questions on what is going on in your neighborhood or want a market analysis we offer that service for FREE! You can call 602-400-7284 or fill out the contact request form online and someone will get back to you immediately. We thank you for taking the time to educate yourself. If you have any questions, comments or suggestions please don't hesitate to contact us as we are always available for your call.

Best Regards,

Stephen Baxter



Short Sales: A Practical Alternative to Foreclosure

What is a short sale?

A homeowner is 'short' when the amount owed on their property combined with closing costs and commission is higher than current market value of that property. A short sale occurs through negotiation with the homeowner's mortgage company to accept less than the full principal balance of the loan at the time of closing. At this time, the buyer closes on the property which has been 'sold short.' A short sale is a complex process that takes time, organization, communication and professionalism.



How much will a short sale cost?

We will short sale your home at NO COST to you. We do recommend keeping the property in 'showing condition' if possible, with all features in working order. If possible we also recommend staying current on your HOA fees, as the association has the right to place a lien on the property if fees are unpaid. These steps will ensure the sale of the property goes smoothly.

What is the catch?

We are investors looking to buy your house! Real estate agencies and other short sale companies are charging anywhere from \$1,000 to \$5,000 to complete a short sale. We begin the process with a cash offer on your house, and negotiate with the bank in order to cover closing costs and commissions. Our unique method ensures the closing of your short sale with NO MONEY out of your pocket.



**There is a solution to Your Financial Hardship.
Learn all your options and take control back from the bank!**

Chapter 1: You're Not the Only One

Today's Real Estate Market in Arizona	5
National Market	7
What got us here?	7
Common Causes of Homeowner Distress	8
Options to avoid foreclosure	9

Chapter 2: Short Sales 101

Qualifications for a short sale	11
Real Consequences: short sale or foreclosure	12
Deficiency judgments in Arizona	14
Considering Taxes	15
Credit Consequences	16

Chapter 3: Trust Our Expertise

Our Short Sale Method	18
Success Stories	20
FAQs	23

Chapter 1: You're Not The Only One

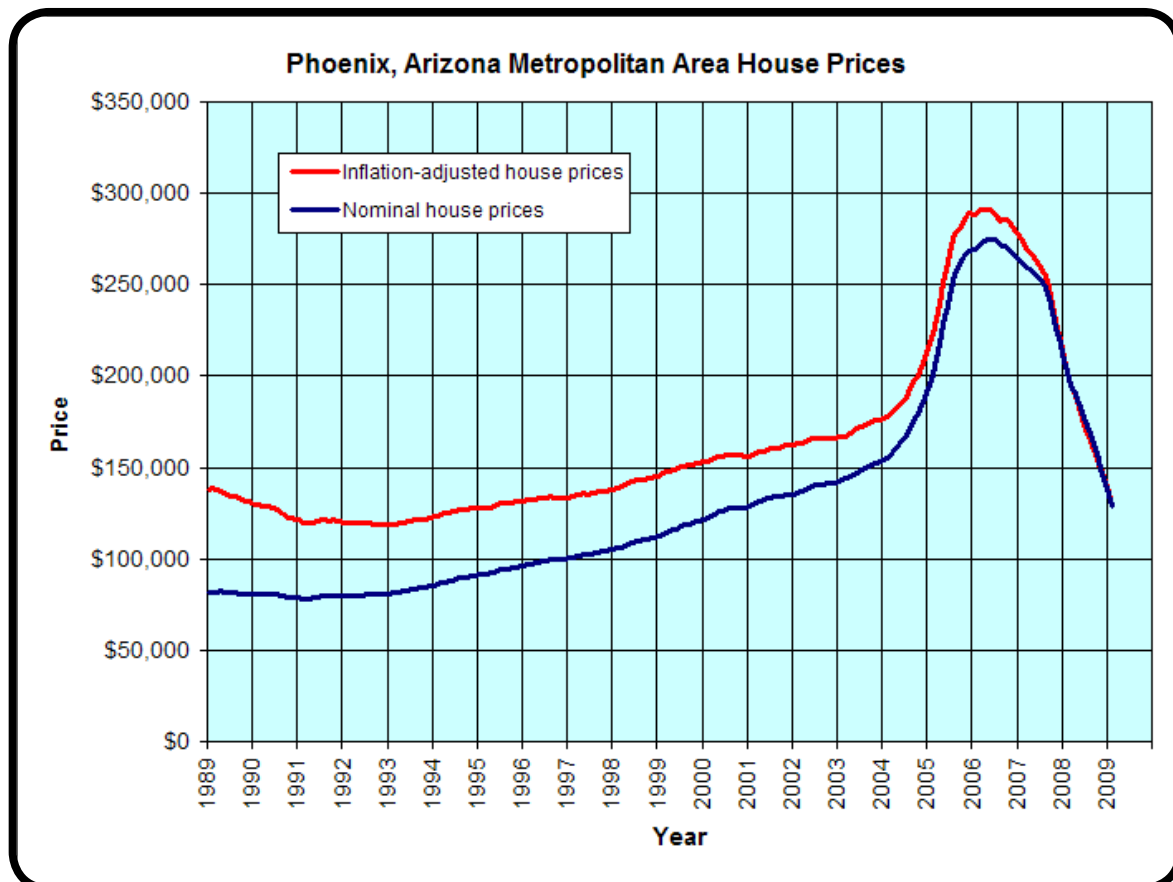
Today's Real Estate Market in Arizona

Arizona Real Estate Market

It is no longer surprising that thousands of homeowners are faced with foreclosure and left unable to sell their home for what they paid for it. Plummeting home values, the increasing presence of bank owned properties, longer periods on the market and a lack of buyers in the market all contribute to a major real estate storm. Arizona, which was once one of the fastest growing states in the country, is now facing a devastating downturn. According to the Phoenix Business Journal, Arizona foreclosures jumped 158% for the year 2008. In April 2009, RealtyTrac noted that

one in every 40 Phoenix houses had a foreclosure notice filed against it during the first quarter. The Phoenix metro area had the third highest foreclosure notice rate in the US during the first half of 2009. These filings were up 6% from the preceding quarter and up 79% from the previous year.

If you purchased your Arizona property in 2006, you could be facing 50-80% depreciation in your home value!



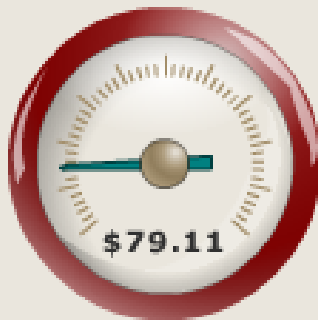
Looking to the future...

While some adjustments may be made to this market through government initiatives; the reality is that this crisis, like so many others in economic history, will need time to play out. The U.S. Department of Housing & Urban Development, along with most industry professionals, has asserted that short sale

instead of foreclosure may help to ease the situation. In September 2009, 66% of all home sales in Phoenix were lender-owned or short sale. According to Grand Canyon Title, that number continues to climb in favor of short sales, with numbers increasing by almost 350% just in 2009.

Average Sale Price per Square Foot

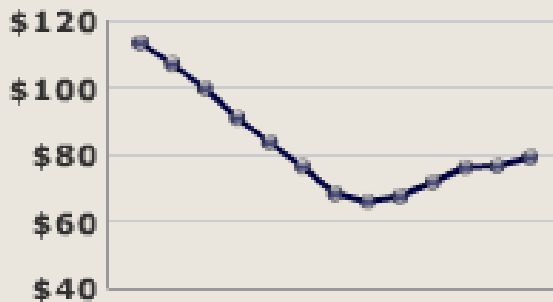
Monthly Average
This Month



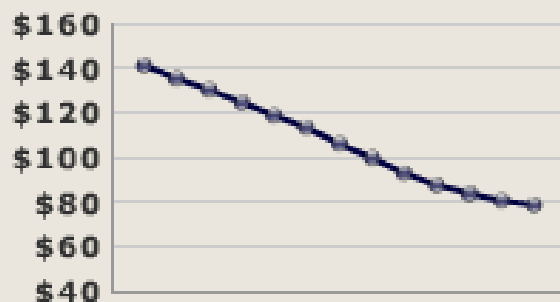
Annual Average
This Year



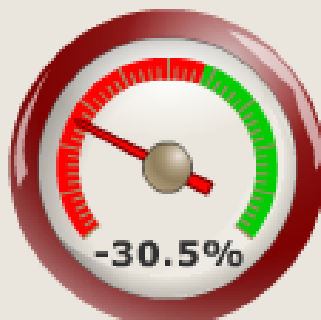
Monthly Average
Last 12 Months



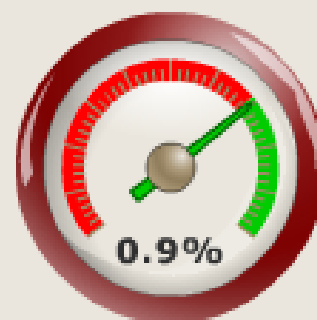
Annual Average
Last 12 Months



Annual Appreciation
This Month vs Same Month Last Year



Recent Trend
This Month vs This Year



National Real Estate Market Trends



As of September 2009, nearly 2 million American households are in foreclosure, the highest in U.S. history. Real estate values around the nation have collapsed and foreclosure sales now dominate many housing markets. A report by zillow.com, said that nearly 20% of the nation's home sales in 2008 were bank repossessed properties. Another 11% were short sales, in which homeowners were upside down on their mortgage debt. With so many homes worth less than their mortgage balances, an increasing number have been sold short.

What Got Us Here?

The Distressed Property Institute feels our current real estate market is due in large part to the types of loans that were being written by almost every lender in the United States, namely sub-prime or high risk loans.

Borrowers were allowed to gain mortgages that they were never qualified for. In fact, CNN MONEY contributor Les Christie details in his article *"Subprime Loans Defaulting Even Before Resets"* that of the loans written just a year before, none of which had been reset at the time, 11.2% of those loans were already in default. This indicates that the borrowers could not even afford the very low introductory rates. Many of these loans were written at 90% or more of the home's market value, therefore when values began to fall these homeowners quickly found themselves upside down. The mortgage industry simply could not sustain this level of loss with an already overleveraged portfolio. Thus the drastic downward cycle began.

These lending practices combined with over-purchasing caused the following conditions:

1. Property values have plummeted all over the nation.
2. Home sales have continued to slow pushing real estate inventory to its highest point in two decades.
3. The U.S. Department of Housing & Urban Development has warned in the next few years, 6 million families will face foreclosure.
4. By November 2007, over 63% of the sub-prime mortgages once rampant in the market have now disappeared.
5. Many borrowers who have the credit and income to refinance no longer have the equity in their properties to do so because of severe depreciation.
6. The more lending institutions that leave the market, the fewer financing options new buyers have.
7. In many areas of the country, buyers needing to sell must compete with builder closeouts, REOs and other distressed property options.
8. CNN Money predicts we have not hit rock-bottom, "Overall, the national median home price is predicted to drop 11.3% by June 30, 2010...In Phoenix values have already collapsed by 54% and could fall another 23.4%."

Common Causes of Homeowner Financial Distress

If you have found yourself behind on your mortgage payments, rest assured, you are not alone. Many homeowners are in the same situation. Here are some common financial hardships forcing families into foreclosure.

1. Payment Increase or Mortgage Adjustment
2. Property Value Decline
3. Unemployment
4. Business Failure
5. Severe Illness
6. Damage to Property (inability to make repairs or lack of homeowners insurance)
7. Death in the family
8. Inheritance (beneficiary unable to cover bills)
9. Divorce
10. Relocation (inability to pay multiple mortgages)
11. Military Service (extended active duty)
12. Insurance or Tax Increase
13. Reduced Income
14. Excessive debt
15. Incarceration
16. Stress of Financial Hardships

Interesting fact: It is estimated that most American families can only maintain their current living expenses for 60 days or less in the event income is interrupted or reduced.

What is a “distressed property”?

- Property which the owner must sell because mortgages total an amount higher than the current value.
- Property that is or will soon be in some stage of foreclosure
- Property owned by a person who is in a stage of financial instability
- Property in poor physical condition



Options to Avoid a Foreclosure

Mortgage Modification

The reduction of either the interest rate, term, or principal balance on the loan.

Pro: Reduces the homeowner's monthly payment and in **very rare cases**, may reduce the principal balance of the loan.

Con: Requires that a homeowner 'qualify' for the new payment and will often require full documentation. Lender has to be actively pursuing modification, and still may take several months to come back with the terms. Additionally, modifications usually require a large payment up front.

Interesting Fact: Over half of all borrowers who received a loan modification, re-defaulted within the first six months.

Rent the Property

If you have a mortgage payment low enough to be covered by market rent, you can convert your property to a rental and use the income to make mortgage payments.

Pro: Allows you to keep your property for the time being.

Con: The issues that arise with a rental property are many and rents may not cover the full cost of property ownership and maintenance.

Deed in Lieu of Foreclosure

Also known as 'friendly foreclosure', a deed in lieu allows the homeowner to return the property to the lender rather than go through the foreclosure process.

Pro: In a successful Deed in Lieu the lender will forego their right to a deficiency judgment; however, this is not always the case.

Con: Requires you to vacate the property after lender approval and may be reported to credit bureau as a foreclosure.

Bankruptcy

Bankruptcy has recently been publicized as a solution to foreclosure, which in some cases is true. However, make sure you contact an attorney to review your options and confirm this is a feasible solution.

Pro: If non-mortgage debts are keeping you from making mortgage payments, bankruptcy may alleviate a foreclosure. Bankruptcy does not require your mortgage lenders approval and is therefore mostly under your control.

Con: If you cannot afford your mortgage payment due to a financial hardship, a bankruptcy will only delay foreclosure not eliminate it. Also, bankruptcy can be costly.



Options to Avoid a Foreclosure

Service Member's Civil Relief Act (Military personnel only)

If a member of the military is struggling financially due to deployment and can prove the debt was entered into before leaving, they may qualify for relief under the Service members Civil Relief Act. The American Bar Association has a network of attorneys that will work with service members in relation to qualifying for this relief.

Pro: If qualified, relief will lower payments on all consumer and mortgage debt.

Con: Homeowner must be in active military duty to qualify.

Sell the property

If you have sufficient equity in your property, such that you owe less than your mortgage value, a regular sale may be plausible.

Pro: Allows you to avoid foreclosure and regain some of your invested equity.

Con: In today's market, most homeowners do not have sufficient equity or sufficient demand to sell without negotiation of a short sale.

Short Sale

If you owe more on your mortgage than your property is currently worth, we can help by negotiating a short sale with your lender. This process requires the home to be on the market at the time of sale.

Pro: You will avoid foreclosure and recover some of your credit rating. A short sale may allow you to forego any default judgment. You could qualify for a new mortgage in 24 short months compared with 5 to 7 years with a foreclosure.

Con: Short sales can be a trying process. However, with our experience and unique approach we can help make the process as painless as possible.

We can often negotiate a one time cash payment to you from your lender at the time of close.



Chapter 2: Short Sales 101

Common Misconceptions about Qualifications:

- You must be completely broke
- You must be unemployed
- You must have undergone a major misfortune
- You must pay a negotiator upfront

Do You Qualify for a Short Sale?

While the misconceptions of what qualifies a seller for a short sale are rampant, the reality is actually very simple. Here is our one requirement for a short sale:

1. Property Value Upside Down

If you purchased your property after 2004 it is likely you are 'upside down' on your mortgage, meaning you owe more than your home is currently worth. As more and more owners face foreclosure, property values continue to plummet. If you need to sell your property in this market, you will most likely have to come to the closing table with tens thousands of dollars. For most homeowners, this just isn't possible, nor is it the best use of your money. Therefore, simply being upside down creates the need for short sale.



Clarifying your qualification is simple. If you are upside down on your mortgage YOU QUALIFY, so take action and give us a call today! We have specialized experience to help homeowners avoid foreclosure.

Call AllHomesAz @ 602.400.7284

Worried you won't qualify for a short sale?

Our job is to demonstrate to you and your lender that a short sale is the best option. Even if you think you may not qualify, let us try. It's much wiser to explore all your options than to just give your property and credit up to foreclosure.

Foreclosure vs. Short Sale

Before you give up and lose your property to foreclosure, learn what the possible consequences you face and how a short sale may be a better option.

Issue	Foreclosure	Successful Short Sale
Credit History	Foreclosure is public record on a person's credit history for 10 years or more.	A short sale is not reported on a person's credit history . There is no specific reporting item for 'short sale'. In most cases a loan is typically reported 'paid in full', settled or 'paid less than full balance'.
Security Clearance	Foreclosure is the most challenging issue against security clearance outside of conviction of a felony. If a client is a police officer, military personnel, in the CIA, security or any other position that requires clearance, in almost all cases foreclosure will cause clearance to be revoked or the position to be terminated.	A short sale, on its own, does not challenge most security clearances.
Current Employment	Employers have the right and are regularly checking the credit of all employees in sensitive positions. A foreclosure, many times, is grounds for reassignment or termination.	A short sale is usually reported on a credit report as 'Paid in full for less than full balance' and is usually not a challenge for sensitive employment.
Future Employment	Many employers are requiring credit checks on all applicants. A foreclosure is one of the most damaging credit items and in most cases will challenge employment.	A short sale is usually reported on a credit report as 'Paid in full for less than full balance' and is usually not a challenge for sensitive employment.
Future Fannie Mae loan-Primary residence	A homeowner loses property to foreclosure is ineligible for a Fannie Mae backed mortgage for a period of 5 years.	A homeowner who successfully closes a short sale will be eligible for a Fannie Mae loan after only 2 years.

Foreclosure vs. Short Sale

Issue	Foreclosure	Successful Short Sale
Future Fannie Mae loan- Non primary	An investor who allows a property to go to foreclosure is ineligible for a Fannie Mae backed investment mortgage for a period of 7 years.	An investor who is successful in negotiating and closing a short sale will be qualified for a Fannie Mae backed investment mortgage after only 2 years.
Future Loan with any mortgage company	On any future 1003 application, a prospective borrower will have to answer the following question, <i>"Have you had a property foreclosed upon or given title or deed in lieu thereof in the last 7 years?"</i> This will affect future rates.	There is no similar statement or question with regards to a short sale.
Credit Score	Score may be lowered anywhere from 250 to 300+ points. Typically will affect for score for 3 years or more.	In some cases only late payments on mortgage will be reflected on credit score and after short sale the mortgage will be reported as paid or negotiated. This will lower the score by as little as 50 points if all other payments are kept up to date. In some states default can be reported, however, the time a short sale will affect the borrower is much less. A short sale's affect can be as short as 12 to 18 months.

Foreclosure **VS** Short Sale

Deficiency Judgments

A deficiency judgment occurs when a lender prosecutes a homeowner for money lost in a foreclosure or short sale. Fortunately, most Arizona homeowners are protected due to an Anti-Deficiency Statute.

Here are the qualifications needed for protection under the Arizona statute:

- **You must have a single residential family or dual family dwelling on 2.5 acres or less**
- **The money borrowed must have been used to purchase the property**
- **The property must not be destroyed or diminished in value by the borrower removing appliances or fixtures. (Note: the FBI is beginning to investigate and prosecute in these cases)**
- **You must have lived in the property for six consecutive months with a certificate of occupancy issued in the case of new construction homes**

Remember HOA assessments are a personal obligation. Default may result in credit damage, lawsuits, or collection. If possible, stay current on your HOA fees so they do not impede the short sale process.



Consider Taxes Before You List Your Home

While homeowners typically receive favorable tax treatment in selling a home, there are a number of exceptions. It is best to check with your accountant or tax-advisor if you are unsure. Make sure you fully understand your tax status before you place your home on the market-it will be too late once you find a buyer.

The Mortgage Forgiveness Debt Relief Act and Debt Cancellation

If you owe a debt to someone else and they can cancel or forgive that debt, the cancelled amount may be taxable. The Mortgage Debt Relief Act of 2007 generally allows taxpayers to exclude income from the cancellation of debt on their principal residence. Debt reduced through mortgage restructuring, as well as mortgage debt discharged through foreclosure, qualifies for relief.

This provision applies to debt forgiven in the calendar years of 2007 through 2012. The Act applies only to forgiven or cancelled debt that was used to buy, build or improve your principal residence or to refinance debt in relation to those purposes. Additionally, the debt must be secured by the home, known as qualified principal residence indebtedness. The maximum amount you can treat as such as \$2 million or \$1 million if married filing separately.

If part of the forgiven debt does not qualify for exclusion from income under this provision, is it possible it may qualify under a difference provision?

Yes. The forgiven debt might qualify under the insolvency exclusion. Normally, you are not required to include forgiven debts in income to the extent that you are insolvent. Insolvency means your total liabilities exceed your total assets. The forgiven debt may also qualify for exclusion if the debt was discharged in a Title 11 bankruptcy proceeding or if the debt is qualified farm indebtedness or qualified real property business indebtedness.



Credit Consequences

Short Sale or Foreclosure?

This is the dilemma being debated across the nation. It is one of the most frequently asked questions. "Should I let my house go to foreclosure or should I do a short sale?" Most people understand a foreclosure will not only destroy their credit score, but will also ruin future financing options for several years after. Foreclosure is considered a major incident with devastating impact by nearly all credit bureaus. Other examples of major detrimental incidents are bankruptcy, charge offs, judgments and short sales, which are normally accompanied by the term 'account settled.' Anytime a credit report has the term 'settled' or 'settled for less than full amount,' it is considered derogatory and has negative potential. How much it will lower your credit score is decided by many factors, some of which are unknown. We have learned that the higher your credit score, the greater impact a derogatory incident will have.

Foreclosure



This is a term becoming more and more familiar to the general public each day. For clarification, a foreclosure is when the bank takes back a home when the homeowner can no longer make payments on their home loan or mortgage. In most cases the homeowner is behind several months before the home enters foreclosure. A foreclosure has a double negative impact on credit. First, the foreclosure listing is a major derogatory incident; additionally, the numerous payments late to the lender are also reported. These late payments vary in severity from '30-days' to the much more injurious '90-days' late incident. In many cases, even more severe listings such as 120 to 150-day late payments are reported. The number and severity of late payments will all contribute to the damage of a foreclosure on your credit.

Short Sale

Short sales are more mysterious to most consumers because there is some confusion concerning the impact on credit. In many cases, the main difference between a foreclosure and a short sale is communication. During the foreclosure process a homeowner tends to be out of direct contact with the lender. By contrast, in short sale negotiations there must be constant communication between the bank and the homeowner or homeowner's representative.



In addition to negotiating the terms of the short sale, a homeowner or homeowner's representative may also discuss what the lender will report to credit bureaus once the transaction is complete. In some cases a lender will report items with less severity. A homeowner also has the option to remain current on their mortgage during the short sale process, which will eliminate the possibility of late payment reporting.

Effects on Credit Score

The effect a foreclosure or short sale will have on your credit score is impossible to predict as there are numerous contributing factors. If you have found yourself unable to make your mortgage payments, do your research and be proactive! Talk with your lender to see what options they have available before making any major decisions. The decision you make will inevitably have a large impact on your credit, and therefore should be considered carefully.

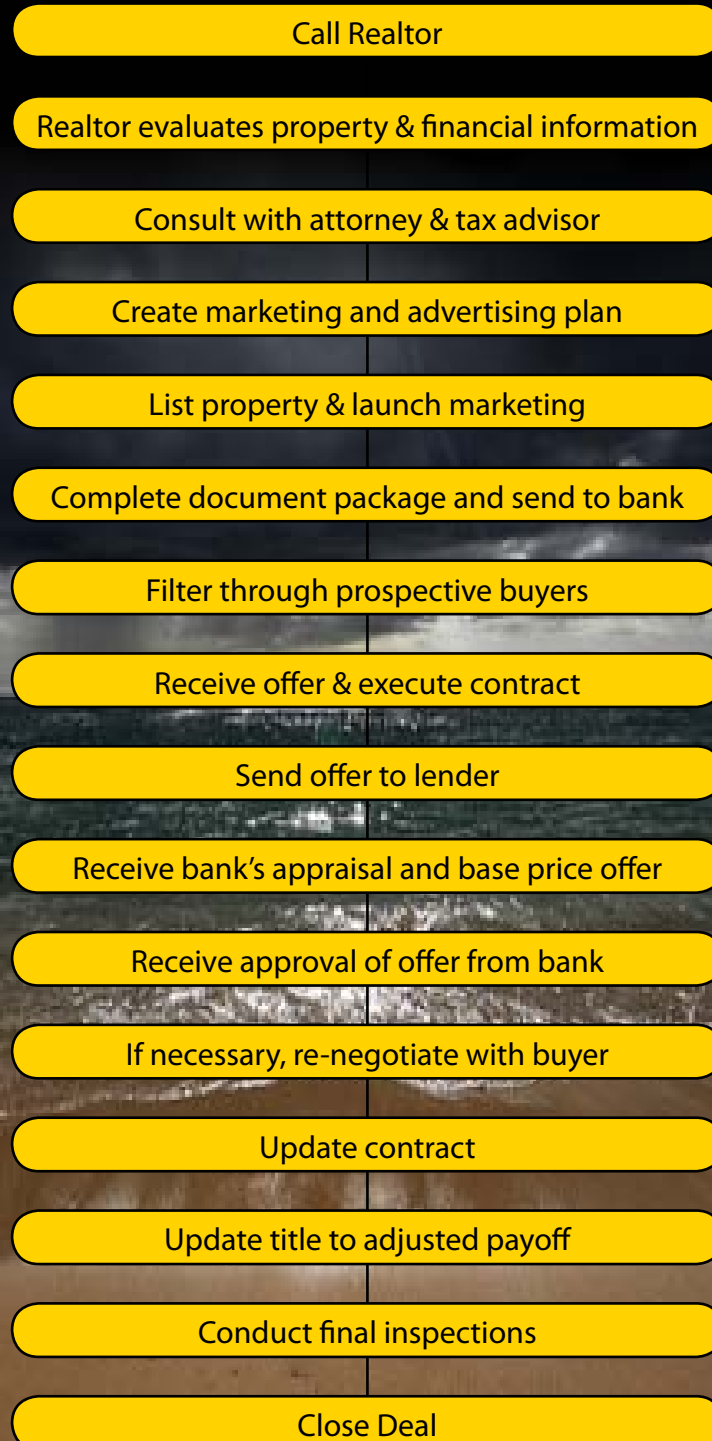


Chapter 3: Trust Our Expertise

The Traditional Method vs. Our Method

All Homes AZ takes a unique approach to short sales reducing time, hassles and headaches. The following diagrams illustrate the difference in our method, rather than the traditional short sale done with a realtor.

Conventional Short Sale Process



Our Method



Success Stories...



We have heard from too many homeowners who have lost their homes to foreclosure. Many have done so because they dismissed short sale as an option that didn't work or couldn't work for them.

Contrary to common belief, banks do not want your home to go to foreclosure.

As long as there is enough time, foreclosure can usually be stalled in order to get the property sold in a short sale.

We are including testimonials received from homeowners who were most likely in your same position when they decided to give us a call. Now they have the opportunity to move on without the burden of foreclosure on their credit report.

Don't assume a short sale will not work for you. Give us a call first and at least hear what we have to say. We are making no promises, only that we will put forth our best effort to help. **OUR SERVICES ARE AT NO COST TO YOU.** If we are successful, our fees will be paid by your lender.

Even if your property has been assigned an auction date, contact us. In many cases the auction can be stalled if the property is listed as a short sale. Call Today.

Here's a list of lenders we have successfully negotiated with. We get deals done!

Deals Done!

American Home Mortgages	E-Trade	Homecomings	Select Portfolio Servicing
Avelo	EMC	Homeq	Specialized Loan Servicing
Aurora	Equity 1	HSBC	Sun Trust Mortgage
Bank of America	Faslo	IndyMac	Taylor, Bean & Whitaker
Bank United	First Franklin	ING	US Bank
Carrington Mortgage	First Horizon	Key Bank	Wachovia
Chase	Flagstar	Litton Loan Servicing	Washington Mutual
CIT	Franklin Credit	Nation Star	Wells Fargo Wilshire
Citi Mortgage	Fremont	National City Mortgage	
Citi Residential	Frontier Bank	National City Credit	
Countrywide	GMAC	Ocwen	
Desert Schools Credit Union	Greenpoint	Option 1	
Downey Savings	Greentree	Saxon	

Testimonials

All Homes,

The moment I discovered I could no longer afford my mortgage payment, I began to panic. After hours of research considering my options, I found the All Homes AZ website and was intrigued by what they were offering. I was very skeptical at first, but once I spoke with Stephen I was very impressed with his professionalism and knowledge. All of the All Homes were honest and communicative with me throughout the process while they did all the work! They sold my home quickly and painlessly. I was able to avoid foreclosure and salvage my credit. I have been able to easily move on and would recommend All Homes AZ to **anyone** in a similar situation. I am so thankful for their help.

Best Regards,

Sarah L.

To whom it may concern,

With the recent change in the economy my husband and I ran into serious financial trouble, especially once my husband lost his job. We were facing not only financial hardship, but also the embarrassment and guilt of our current situation. I began searching for a company to help me short sale my home. After speaking with several different companies, I decided a local company that truly understood the Arizona Market was for us. Stephen from All Homes AZ made me feel very comfortable from the start. The embarrassment, shame and stress slowly resolved as he assured me he could help and he did! I am so grateful I found someone like Stephen and All Homes AZ to help us in our time of need. I would highly recommend this company to anyone who is need of an HONEST, caring and professional Real Estate Experience.

Sincerely,

Meredith B.

To Whom it may concern:

I am writing this letter as an extreme thank you to All Homes AZ and all their helpful staff, for your knowledge and support through the process of the short sale of my home. The process was so easy and it saved my credit and kept me from doing a Bankruptcy. I had my listing with an agent and the my home was just not getting negotiated properly. I clearly made the right choice when I switched over to All Homes AZ and the deal got done. Again, thank you All Homes AZ for all your help.

Sincerely,
Andrew A.

Testimonials

Dear All Homes,

I am writing to you to thank you for your service. The process was much easier than I expected it to be. I was actually surprised at how much time you took to explain the process as it made me extremely confident that I knew what was to come. You helped us through a tough time, we just didn't know what to do and that was extremely difficult. But actually, after everything was said and done, it didn't seem so tough. Once again thank you, I would strongly recommend you to anyone I know who is considering a short sale.

Sincerely,
Annette

P.S. I would also like to add a thanks to Stephen as he was always there when we had a question. Thanks!

To Whom It May Concern:

I would like to thank All Homes AZ for all the work they have done to short sale my house. Working from commissions only, my income had dropped off the deep end and I was desperately trying to stay current on my mortgage payments. I quickly found myself behind and was devastated when I was notified my property was in foreclosure. I heard about All Homes AZ from a friend and gave them a call. From the start each person I worked with was very friendly and helped to ease the stress of my situation. Stephen kept me updated on the progress of my short sale and before I knew it, the deal was closed. My home was sold in a little over a month and I didn't spend a dime! I will continue to recommend All Homes AZ to anyone needing their help, and will be forever grateful for the help they provided me.

Sincerely,
Terri

Frequently Asked Questions

We have already received a foreclosure notice of sale. Is it too late to begin the short sale process?

NO! We can help to delay foreclosure in most cases.

What are my costs to do a short sale?

There are no fees, closing costs, or commissions owed by you. We get paid by the bank ONLY if the short sale is approved and closed.

Am I taxed on a short sale?

If this is your primary residence and the total forgiven debt is less than \$2 million, the answer is no. (See page 15)

What if I have money in the bank or a 401K?

The lender typically only cares that your property is upside down. Each scenario is unique and you should meet with us to establish what consequences, if any, may exist. In most cases we can protect your assets.

What if I have a 2nd or 3rd mortgage or HELOC (Home equity line of credit)? Most junior liens realize they will get nothing if the house forecloses.

We have experience in negotiating multiple liens.

How is my credit affected?

Everyone is different with varying levels of debt. In most cases you can recover from a short sale in 12-18 months provided all other obligations are maintained.

How long can we stay in our home?

A short sale typically takes 3-6 months. We advise our clients to stay in their home until the short sale is closed (many times you will not be making your mortgage payment so what pay rent elsewhere?)

How much is my house worth?

We will provide a comprehensive market analysis free of charge.

Can I use my own realtor?

We are certified to do short sales and have expertise in their complex process. Over 80% of short sales are rejected by lenders because they are handled improperly.

What do I say when the bank calls?

You can let them know you are considering a short sale with a highly qualified and experienced short sale team.



Need a lift?



AllHomesAz.com



AllHomesAz.com

Short Sale **VS** Foreclosure
Pros & Cons

Give us a call Today! 602.400.7284