

## **\*\* Important information \*\***

### **Don't let your house foreclose, YOU DO HAVE OPTIONS!**

I am contacting you because your mortgage company has recently filed a notice of Trustee Sale on your property. I have some options about your mortgage and your home that I would like to discuss with you.

I have successfully negotiated and closed almost 50 properties and would like to help you.

#### **WHAT IS A SHORT SALE?**

A short sale is a transaction in which we sell your home for less than the amount owed due. A short sale allows struggling homeowners to get out from under homes that they are no longer able to afford and that are no longer worth what is owed on them. Nearly 40% of the homes sold in the Phoenix area in October 2009 were sold by short sale. You are not alone!

#### **HOW CAN WE HELP YOU?**

- We can keep you in your house as long as possible prior to foreclosure
- We can preserve your credit through short sale so that you can purchase a home again in the shortest possible amount of time
- We can help you find a rental when your home sells
- We can make this transition in life as seamless as possible. We have the experience you need.
- ALL OF THESE SERVICES ARE AVAILABLE TO YOU FREE OF CHARGE!

#### **WHY IS SHORT SALE A BETTER ALTERNATIVE THAN JUST LETTING MY HOUSE GO?**

There are two very important reasons why you should consider a short sale –

- Save your credit and buy another home in as little as 2 years.
- Depending on your loan type, the bank may file a deficiency judgment against you after a foreclosure sale. For example, if you owe \$200,000 on your home and the bank can only get \$100,000 for the sale, they may file a judgment against you for \$100,000. In most cases, through our short sale process, our professional negotiators are able to eliminate any deficiencies that you may be liable for.

**WE WORK FOR YOU, NOT THE BANK.** Your loan may be eligible for a short sale workout with your current lender. THERE IS NO COST OR OBLIGATION TO YOU FOR THIS SERVICE, our fees are paid by the bank.

Please feel free to give me a call so we can discuss your specific situation. My direct contact # is 480.650.9964.

Sincerely,



Ilona Poka  
Century 21 Arizona Foothills

*A REALTOR AND A NAME YOU CAN TRUST!*