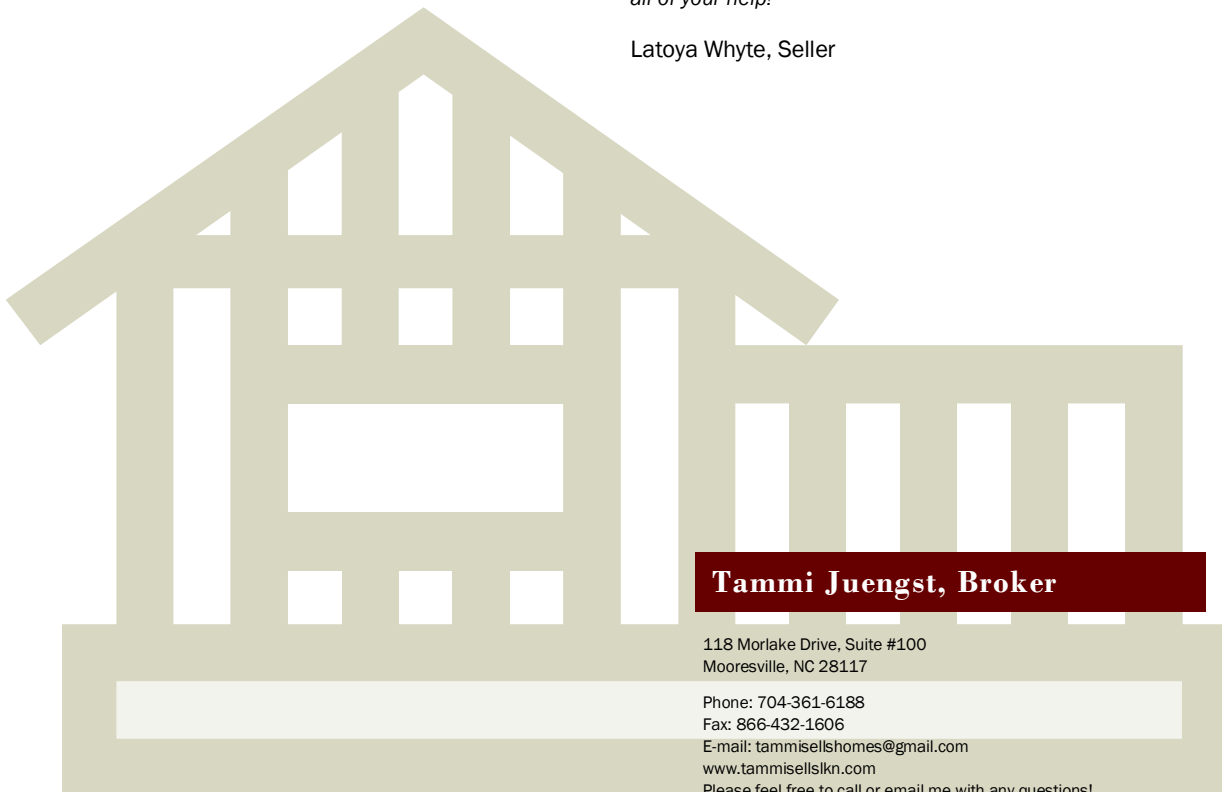


## *There is hope.....*

*If you or someone you know is in a situation where they cannot pay their mortgage payment, need to sell their home and feel that the balance due on their mortgage plus the fees associated with selling their home would be more than what they owe their lender, please don't let the home be lost to foreclosure! I have been able to help countless families save their credit and move on in their lives. You're not alone.....and there IS hope.*

*"We purchased two homes in North Carolina and neither home had any equity. I live out of state and have no family or friends in NC. Every realtor advised me to keep the properties, but I was ready to give up. Then I was referred to Tammi. After speaking to her about my situation, she advised me of avenues I was not aware of. This is something that I did not receive from the other realtors. I truly believe Tammi is an angel sent from God. She hung in there with me from day one. She explained the entire process to me. Even when things were not looking good, she was still there standing in my corner and fighting for me. Tammi because of you I know there is a light at the end of the tunnel. You have truly been a blessing. I know that the battle is not over, but because of you I feel that I am winning. Thank you so much for all of your help!"*

Latoya Whyte, Seller



**Tammi Juengst, Broker**

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Please feel free to call or email me with any questions!

**Tammi Juengst, Broker**

## ***DON'T LOSE A HOME TO FORECLOSURE; Informational Guide***



Tammi Juengst, Broker  
118 Morlake Dr., Suite #100  
Mooresville, NC 28117

*For a confidential consultation, call 704-361-6188*

## You're not alone....and you have options.

HELP IS AVAILABLE! Millions of American families have fallen behind on their mortgage payments for all sorts of reasons. If you know you are unable to continue making your mortgage payment, or if you have already fallen behind on them, you have options. Your lender may have already talked to you about some of those options or you may have already tried them. One they may not talk about is negotiating what is called a "Short Sale". A "Short Sale" is where a home is sold for less than what the homeowner owes their lender and the lender releases the lien in order for the property to be sold. During this process, one of the items to be negotiated is saving your credit from foreclosure.....therefore, allowing you to be released from the burden of your mortgage, get back on your feet, and purchase another home in as soon as two years!

Over the last several years, I have helped countless families avoid foreclosure. We are seeing tough times and I have made it MY



MISSION to help as many people save their credit as I can. There are many agents offering to help homeowners through a short sale and they do not have adequate training. I have currently dedicated time and am teaching classes on short sales to area real estate agents in order to address that as well. A short sale handled properly is a win-win for both the bank AND the homeowner.

Please let me explain both the process & the benefits involved with the decision to short sale a home. I look forward to helping you or someone you know through this difficult time. .

### When should I call?

It is best to begin the process when you realize you can no longer afford the mortgage so that I can market your home properly & receive the highest offer. The earlier you start, the higher likelihood of our success. I have been able to stop the foreclosure date while negotiating the short sale.

### Does it cost anything?

My consultation to the homeowner is COMPLETELY FREE. If we determine that a short sale is the best course of action, there is absolutely NO cost to the homeowner to utilize our service. My duty is to serve you and help you out of your situation so you can move forward with your life.

### How long is the process?

Typically 3 months from start to finish. We work diligently to get the sale complete as quickly as possible.

### I have an investor who says he can buy my house & negotiate the short sale with my lender~Is this ok?

There are many predators out there right now looking to take advantage of desperate people. This tactic is very commonly used by investors. Don't do this! You can lose either way. Why do they do this? Because they have nothing to lose. They submit a VERY low offer to the lender & if the lender accepts it, they get a great buy on a house. If the lender DOESN'T accept it, you've wasted valuable time that could have been used to get a realistic short sale, you will likely go into foreclosure & it doesn't cost the investor anything

### How does it affect my credit?

A FORECLOSURE stays on your credit for 7 years. A short sale is listed as "Paid as Agreed", "Paid in Full" or "Settled Debt" and is MUCH less harmful to your credit. Please consult a credit company for more information.

### What liability do I have?

It is possible for the bank to 1099 the difference in what the homeowner owed on the lien and what the home sold for. In many short sales, a homeowner would be exempt from liability, especially since it is necessary to show financial hardship to have the lender agree to a short sale. Please consult an accountant for additional questions.

### What do I do next?

Please call Tammi for a 100% confidential consultation at 704-361-6188 and take the first step toward moving on with your life.

### I CAN HELP, DON'T WAIT!

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