

Do you...

...have mortgage troubles
...feel like your home is pulling you under
...worry about getting out of debt
...want to save your home

FORECLOSURE IS NOT AN OPTION!

Look inside

to see how *we can help!*



FIREHOUSE
TEAM

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ARE YOU FACING FORECLOSURE?

A quick overview of available options

If you are having difficulty paying your mortgage on time or know you will have difficulty in the near future, let's talk!

It's important to act now before you get so far behind in your payments you end up facing foreclosure.

There are a number of real options available to help you stay in or sell your home:

1. President Obama's "Making Home Affordable" Plan
2. Refinance
3. Forbearance
4. Repayment plans
5. Loan modifications
6. Short sale

My goal is to educate you on your options and rights as a homeowner in order to be informed as to how you, or someone you know, can avoid foreclosure.

If you or someone you know may be facing foreclosure, please contact me and I will begin the process to help save your home.

Keep reading
to learn more about these options!

1. PRESIDENT OBAMA'S "MAKING HOME AFFORDABLE" PLAN



President Obama's "Making Home Affordable" Program includes opportunities to modify or refinance your mortgage to make your monthly payments more affordable now, as well as in the future.

Over one million homeowners have already gotten help under the program, which is on track to help 3 to 4 million homeowners by 2012.



FORECLOSURE VS. SHORT SALE

*There are solutions.
You can avoid foreclosure.*

4. REPAYMENT PLANS

A repayment plan enables the homeowner to submit payment of a portion of the past-due amount and penalties with future payments until the past-due amount and penalties are paid-off.

5. LOAN MODIFICATION

An agreement between you and your mortgage company that permanently changes one or more of the original terms of your mortgage to make the payments more affordable. The President's Plan also offers loan modification.

6. SHORT SALE Keep reading →

An agreement with your lender to accept less than the amount owed via the sale of your property. With this agreement, the lender releases you from the mortgage, thereby preventing foreclosure.

To be eligible for a short sale, you must be able to prove to the lender that you're a victim to a "hardship" and are therefore unable to continue making payments.

Your Concern	Impact of Foreclosure	Benefit of Short Sale
Future Loan	On any future application, you will have to answer YES to "Have you had property foreclosed upon...?" This will affect future rates.	There is no similar declaration or question regarding a short sale.
Credit Score	Score may be lowered anywhere from 250 to 300 points. Typically will affect score for over 3 years .	Only late payments will show and the sale will be reported as paid or negotiated. This will lower the score as little as 50 points and be as brief as 12 to 18 months .
Credit History	Remains as a public record on your credit history for 10 years or more .	Short sale is not reported on a credit history . The loan is typically re ported 'paid in full, settled'.
Security Clearances	If your job requires a security clearance, your clearance will be revoked and position terminated .	A short sale does not challenge most security clearances .
Current Employment	For those in sensitive positions, a foreclosure in many cases is ground for immediate reassignment or termination .	A short sale is not reported on a credit report and is therefore not a challenge to employment .
Future Employment	A foreclosure is one of the most detrimental credit items an applicant can have.	A short sale is not reported on a credit report and is therefore not a challenge to employment .
Deficiency Judgement	In 100% of foreclosures the bank has the right to pursue a deficiency judgment.	In some successful short sales it is possible to convince the lender to give up the right to pursuit a deficiency judgment against the homeowner.

2. REFINANCE

If you have enough equity in your home, your new mortgage could pay off the old loan along with any late fees and attorney fees.

3. FORBEARANCE

Typically, when the threat of foreclosure is a result of a temporary loss of income, the lender may agree to a forbearance where they will allow the homeowner to delay payments for a short period, or negotiate a payment plan to make up for missed payments over the course of several months.



ABOUT BRYAN

*Protecting your family's interests
while you protect your community*

I've been involved in public service for the past 20 years, primarily with the local fire department.

And my approach to total customer care is what sets me apart from the rest. I'm committed to delivering the most comprehensive, well-informed service without the "pressure tactics" used by other agents.



CERTIFIED DISTRESSED
PROPERTY EXPERT®

As a Certified Distressed Property Expert®, I'm specially trained to provide you with the tools to prevent your home from falling victim to bank foreclosure.

While enduring financial difficulties is challenging for any family, the process of finding a qualified real estate professional should not be.

While at your side each step of the way, I'll make the process easier, less time-consuming, and less expensive than if you undertook this challenge on your own.

I am here – full-time, all the time – to provide direct support for ALL your needs!

- Bryan



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