

"How To **FREE Seminar** SHORT SALE Your Home Or Rental"

Do You Owe Too Much To Sell? A Short Sale May Be Your Solution!



Saturday, Sept 26, 2009 10am-Noon • University City UTC Mall

What is a Short Sale? It's when you owe too much to sell your home or other real estate & your lender(s) agree to take less to allow your sale to close.

(This seminar is NOT about how to buy a short sale)

25-year veteran Realtor Gary Kent has done 200+ short sales. He'll explain to you clearly and simply what you need to know about doing a short sale on your own home or other property.

When you attend, you'll discover:

- Will YOU likely qualify for a short sale?
- ***How long short sales usually take...and how to cut the time in HALF.***
- The 5 reasons a short sale is almost always better for you than a foreclosure
- *THE most important thing you MUST have to do a short sale — without this, prepare to be miserable*
- Got a 2nd trust deed? Banks will either fight your short sale or cooperate, depending on this one thing.
- *The document you (& preferably your attorney) must read closely or you may be in big trouble later*
- Your 7 options if you owe too much to sell. Most agents will only tell you about 3 of them.
- *If an agent does THIS, they probably don't know really know how to do a short sale*
- Which "hardships" qualify you for a short sale, and which don't?
- *What is the impact & how long is a short sale be on your credit?*
- The specific clause you need in your contract with your buyer
- *Do you need to be CURRENT on HOA dues? Property taxes?*
- "Recourse" vs. "nonrecourse" loan...why you need to know
- *How soon can you buy a home after doing a short sale?*
- Do you have to come out of pocket to do a short sale?
- *Why some loans are easier to short sale than others*
- Will a short sale delay or even prevent foreclosure?
- *The tax impact of a short sale vs. a foreclosure*



GARY KENT
ALL-TIME #1
FOR RE/MAX IN
SAN DIEGO COUNTY

- Can your lender go after you for their loss?
- *Do you need to be behind on your mortgage?*
- Should you spend \$ to fix up your home?
- *Must you be behind on your payments?*
- Can you sell to family or a friend?
- *Much, much more...*

ATTENTION Agents! *This is free to the public, but agents Must Pay \$1,000 Tuition Fee!*

www.GaryKent.com

**Complimentary Snacks & Drinks
*FREE DRAWING Dinner for Two***

Tell a Friend! Bring a Friend!

TO REGISTER:

GaryKentSeminars.com

Or Call (858)457-KENT

Over Wells Fargo, near Nordstrom & 24-Hour Fitness. Free Parking!

