

"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- March 27, 2010, *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 and your lender(s) agree to take less to allow your sale to close.

***9:45 am Sign-In**

26-year Realtor Gary Kent has done 200+ short sales. He'll explain to you clearly & simply what to know about doing a short sale on your home or rental. **Attorney & tax expert Brad Nemeth** shares crucial info on the tax & legal impact of a short sale vs. a foreclosure. **Credit Expert Derrick Evens** will tell you exactly how a short sale shows on your credit as well as how to greatly improve your credit.

When you attend, you'll discover:

- Will YOU qualify for a short sale?
- A simple, step-by-step plan to your successful short sale.
- How long short sales take...& how to cut the time in HALF!
- Why 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
- If an agent does THIS, they probably don't know really know how to handle your short sale
- Which "hardships" qualify you for a short sale, and which don't?
- How much more a foreclosure drops your FICO than a short sale
- "Recourse" vs. "nonrecourse" loan...why you need to know this
- 7 options if you owe too much. Most agents only tell you 2-3
- What REALLY hurts your credit...it's NOT what you think?
- Should you be CURRENT on HOA dues? Property taxes?
- Do you have to pay anything to do a short sale?
- Avoid dangerous scams, including the latest one
- How soon can you buy a home after your short sale?

(This seminar is NOT about how to buy short sales)

- Can you sell to family or a friend?
- Should you spend \$ to fix up your home?
- Do you need to behind on your mortgage?
- Can your lender go after you for their loss?
- Will a short sale delay/prevent foreclosure?
- Much, much more...



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

ATTENTION Agents & Lenders! Free to the public. Agents & Lenders Must Pay \$1,000!

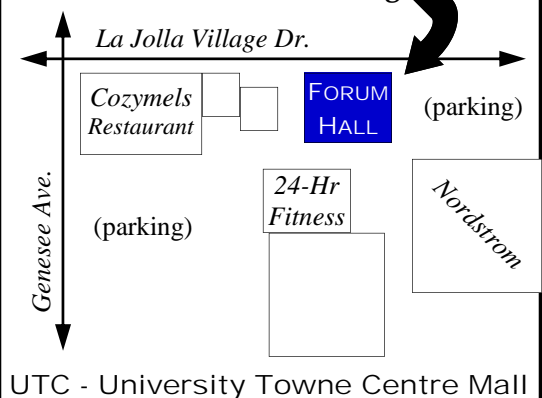
**Complimentary Snacks & Drinks
*FREE DRAWING Dinner for Two***

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!



www.GaryKent.com