

"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- January 30, 2010, *10am-Noon • University City UTC Mall

W real estate and your lender(s) agree to take less to allow your sale to close.

**9:45 am Sign-In*

25-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?
- *How long short sales usually take...and how to cut the time in HALF!*
- 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*
- If an agent does THIS, they probably don't really know how to handle your short sale
- *Your 7 options if you owe too much to sell. Most agents will only tell you 2-3 of them.*
- 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
- *The specific clause you need in your contract with your buyer*
- What REALLY hurts your credit...it's NOT what you think?
- *Should you be CURRENT on HOA dues? Property taxes?*
- Do you have to come out of pocket to do a short sale?
- *Avoid dangerous scams, including the very latest one*
- How soon can you buy a home after your short sale?

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



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

- 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...

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

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!

