

REAL ESTATE NEWS

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Kathy Asato

949.510.8162

The Berrington Group



THE TRAGEDY OF FORECLOSURE

Foreclosure is a tragedy that has hit Orange County and has turned the lives of many of our residents upside down. Who are these people foreclosing? They are your neighbors, friends and family members who have been hard hit by this epidemic. Unfortunately, there is a lot of false information out there, and the best way to keep your peace of mind is through action and information.

LOAN MODIFICATION: IS IT RIGHT FOR YOU?

If you have verifiable income and are able to make reduced payments, a loan modification may be an option for you. Unfortunately, 80% of loan modifications are denied. The problem is only postponed. Add loan mod companies charging large fees to the mix and the problem is further complicated. More money is spent with no end result!

Call me with your questions.

IS A SHORT SALE YOUR BEST OPTION

Millions of Americans are turning to short sales as a solution to their mortgage problems. When conducted properly, a short sale almost always works. Short sales are serious and must be negotiated, conducted and documented in a way that requires skill sets most real estate agents lack.

If you are currently in a loan modification, you may need a back up plan. Call me for information.

In California there are currently no deficiency judgements allowed for purchase money loans. However, if you have refinanced, either for cash out or a change in rate and term, you may be held responsible for the deficiency. A short sale *MAY* help you to avoid this.

Short sales are less detrimental to credit reporting than foreclosure.



TAKE ACTION, GET RESULTS

I have been successfully negotiating short sales for my clients and for other real estate agents. I have a proven track record. I will walk you through the process and explain your options.

IF ANYONE YOU KNOW CAN BENEFIT FROM MY HELP AND EXPERIENCE, PLEASE PASS MY INFORMATION ON

I respect your privacy. There will be no lockbox on your door and no "For Sale" sign. Showings will be by appointment only.

Call me for an appointment to discuss your options and to see what course of action will best suit your needs.

CALL ME TODAY FOR MORE
INFORMATION ON HOW A
SHORT SALE MAY SAVE YOU
FROM FORECLOSURE

Kathy Asato (License # 01416946)
949.510.8162
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If your home is currently listed with a broker, this is not intended as a solicitation for your listing.