

Aspect Realty

"One stop shop – We take care of all your Real Estate needs!"

My name is **Isaac Bachar** and I am the Owner / Broker of **Aspect Realty**.
I am an expert in the field of bank short sales! Please pass on this
important information to anyone you know who might be facing a foreclosure >
I want to help!

*** Real Estate professionals will get compensated for referrals!

I MAY BE ABLE TO STOP A FORECLOSURE!!! It is not too late!

I may be able to get the bank to take a loss on your property (which they may be happy to do),
which allows you to sell it quickly.

The two things you need to know are:

- 1) The bank really doesn't want to be in the property business and own your home. Often they would rather take a loss today, than get your property at a Clerk's Sale, or Sheriff's Auction and sustain a bigger loss later.
- 2) I do a lot of these sales, and unlike others, I will help you save your credit, get the bank off your back, and help to get you a new home with easier payments. We do the work, and the bank pays us, NOT you!

Contact me as soon as possible to learn how this works. If you have a friend or a family member that we can help please do not hesitate to refer them to me It is not too late!!!

Looking forward to hearing back from you soon!

Sincerely,

Yitzchak "Isaac" Bachar
Owner/Broker
Aspect Realty

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All About A "SHORT" SALE

The 'short' in the title of this presentation refers to the fact that the "payoff" amount agreed to in the transaction is indeed, "shorter" than the mortgage balances on the property. This is a technique where it is a win-win of sorts for most all of the parties involved in the sale. This is just another "tool" in your toolbox to succeed in Real Estate Investment Business.

There are three stages of a property that is a subject of Foreclosure:

1. Pre-Foreclosure:

This includes a short sale, deed in lieu of foreclosure, cash for keys, quitclaim deed, reinstatement of mortgage, forbearance agreement etc.

2. Foreclosure:

At the sheriff's auction lenders bid against everyone else to gain control of the property (deed). Most liens against the property are extinguished after this action.

3. Post-Foreclosure:

Majority of the properties that are subject of a foreclosure end up in this category. The property then becomes a liability to the Lender, FHA (HUD), or VA and all except VA hires a Real Estate Broker to list and sell the property. HUD and VA properties are on the Internet (**HUD.org and Vahomes.org**) bids must be placed thru a **registered Broker/Realtor®**. **Difference between a "Short Sale" and a "Foreclosure"** Short sale is a process where a negotiated settlement is made between the lender that holds the mortgage and the seller for a third party buyer usually facilitated by a professional like a Realtor or an Attorney, even before the foreclosure process is initiated by the lender. Therefore it is considered a pre-foreclosure sale. Foreclosure may be the only option, if there are too many liens and other issues clouding the title, as a "**cleansing process**" to clear up the title.

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Short Sale	Foreclosure
ü Negotiated Settlement	M Court Settlement
ü Seller's Credit Bruised	M Seller's Credit Ruined
ü No Attorney Fee	M Big Attorney Fee
ü Seller's Peace of Mind	M No Peace of Mind
ü Buy Again In 2yrs	M Buy Again in 10yrs
ü Liens Negotiated	M All Liens Extinguished

MOST IMPORTANTLY, THERE ARE NO JUDGMENTS TO BORROWER FROM COURT AND THEREFORE NO COLLECTION WHICH CAN LEAD TO WAGES AND PERSONAL PROPERTIES BEING TAKEN.

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