

Due to the economic changes in our country, many people have lost their jobs and are in danger of losing their homes.

If you or someone you know is in this situation, we would like you to know of the specialized Pre-Foreclosure Assistance program in our company.

We have listed below some options for keeping a home from foreclosure and can assist in any of the mentioned options and more...

- ✓ Forebearance
- ✓ Loan Modification
- ✓ Assistance through HUD
- ✓ Bank workout
- ✓ Short sale
- ✓ Deed in Lieu

The scheduled Foreclosure Sale and Auction date on someone's home has been set. If their intention is to sell their home to avoid foreclosure, then they will need a specialist to negotiate with the bank on their behalf. Prudential Arizona Properties has a Pre-Foreclosure Assistance program to do just that!

#### The "Short Sale"

To sell the home, we may need to do what is referred to as the "Short Sale."

At this point the seller's are most likely dealing with back payments with interest, late fees and Attorney fees, which have created a situation where the loan amount added to fees may be greater than the value of their home.

That's the bad news. The good news is that, the bank truly does not want the house back and it won't cost the seller any money to accomplish a short sale. With a short sale we can usually sell the home for less than what the seller owes on the loan. The mortgage company assists with the seller's fees and closing costs, and the real estate commissions. A foreclosure will not go on their credit. It will show the loan paid or settled.

For more than 15 years, The Schutt's have been helping people sell their homes. We understand the selling process and know that sometimes people need special help. We are here to help alleviate any anxiety someone may have about selling his or

her home. And guide them through the selling process. We have the power of a strong team with multiple offices statewide to better serve our clients.

We know that sometimes people need to sell their homes quickly, at a fair price and with as few worries as possible. Even if someone has not yet had legal action taken against them, and they're just behind on payments, we can help! Allow Prudential Arizona Properties the opportunity to assist you with your Real Estate needs.



# Prudential

## Arizona Properties

**The Schutt's**

**Richard, Jeremy, Timothy & Ben**

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## Offices throughout Arizona

### Team Profile

- **Over 25 years experience in banking**
- **Over 15 years in Real Estate**
- **Extensive experience with short sales, relocations and REO properties**
- **Quality service awards**
- **Team approach**
- **Pre-Foreclosure Assistance Program**

**STRAIGHT ANSWERS...**

**UNDERSTANDING...**

**CARING...**

**KNOWLEDGEABLE.**

The Schutt's at Prudential Arizona Properties have developed a program that directly helps homeowners who are in jeopardy of losing their homes. We know that bad things happen to everyone alike and that all people deserve to be treated with fairness and honesty. We want people to clearly understand the options available so that the homeowner can make the best decision for their situation.

**Pre-Foreclosure  
Assistance Program**

**Specializing in the  
"Short Sale" Process**



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*Each office is independently owned and operated. If your property is currently listed by another Real Estate Broker this is not a solicitation for business. Equal housing opportunity.*

