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The Ark Law Group Complete Guide to Short Sales

Ross Kilburn, Lambros Politis Esq.

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This step-by-step guide explains how to work with your lender to achieve a short sale, so you can avoid foreclosure and get out of an unaffordable mortgage. Simple and straightforward chapters, written in plain English, outline how the foreclosure process works, what a short sale is, and how to determine whether a short sale is the best option for you. All of the implications of a short sale, including how it is easier on your credit rating than having a foreclosure on your record, as well as what it means for your ability to get financing in the future, are explained. Subsequent chapters outline the short sale process, explaining: - how to prepare a short sale package - what factors make a lender likely to approve a short sale - what to do if there is a second mortgage or other junior liens - who are the parties involved in negotiating a short sale - whether to work with a real estate agent or short sale negotiator - the tax implications of a short sale. The short sale process has changed substantially in the last two to three years, with government guidelines and regulations constantly being updated and amended. “The Ark Law Group: Complete Guide to Short Sales” provides the most current information for 2014, with relevant and up-to-date information including: - the most recent government and in-house lender short sale programs and incentives - the newest developments in wording in short sale approval letters, particular regarding the seller’s obligation to repay any deficiency balance. For many struggling homeowners, a short sale is the fastest and surest way to avoid foreclosure and move ahead to financial freedom. This Complete Guide to Short Sales spells out exactly how to do that.

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