

BEHIND ON YOUR MORTGAGE? HELP IS HERE!



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Put Your Home in My Hands

- Are you behind on your mortgage payments?
- Creditors calling everyday?
- Don't know where to turn to get help?
- Considering a Short Sale, Bankruptcy or Foreclosure?

Give me a call today. My team of professionals will help you determine what the best alternative is for you.

What is a short sale?

A "short sale" is the sale of a house in which the sale price is less than what the homeowner owes on the mortgage. The homeowner gets out of the mortgage liability without facing bankruptcy or foreclosure.



Short Sale, Bankruptcy and Foreclosure Compared:

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- * **Short Sale:** Credit decreases 80-100 pts, stays on report for 6 mos-2 yrs, all liens paid off, no capital gains if it is the primary residence, avoid default judgements.
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- * **Foreclosure:** 14 month process in NJ, credit decreases 200 pts, stays on credit 6 yrs, owe capital gains tax, default judgement on credit for 20 yrs.
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- * **Bankruptcy:** Credit decreases by 200 pts and stays on credit for 5-7 yrs, could owe capital gains up to 30%, still owe property taxes, can be sued by other lien holders.
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KELLER WILLIAMS OFFICES LOCATED AT: 143 Medford Mt. Holly Rd, Medford, NJ 08055

If your home is currently listed with another broker, please disregard. This is not a solicitation.

