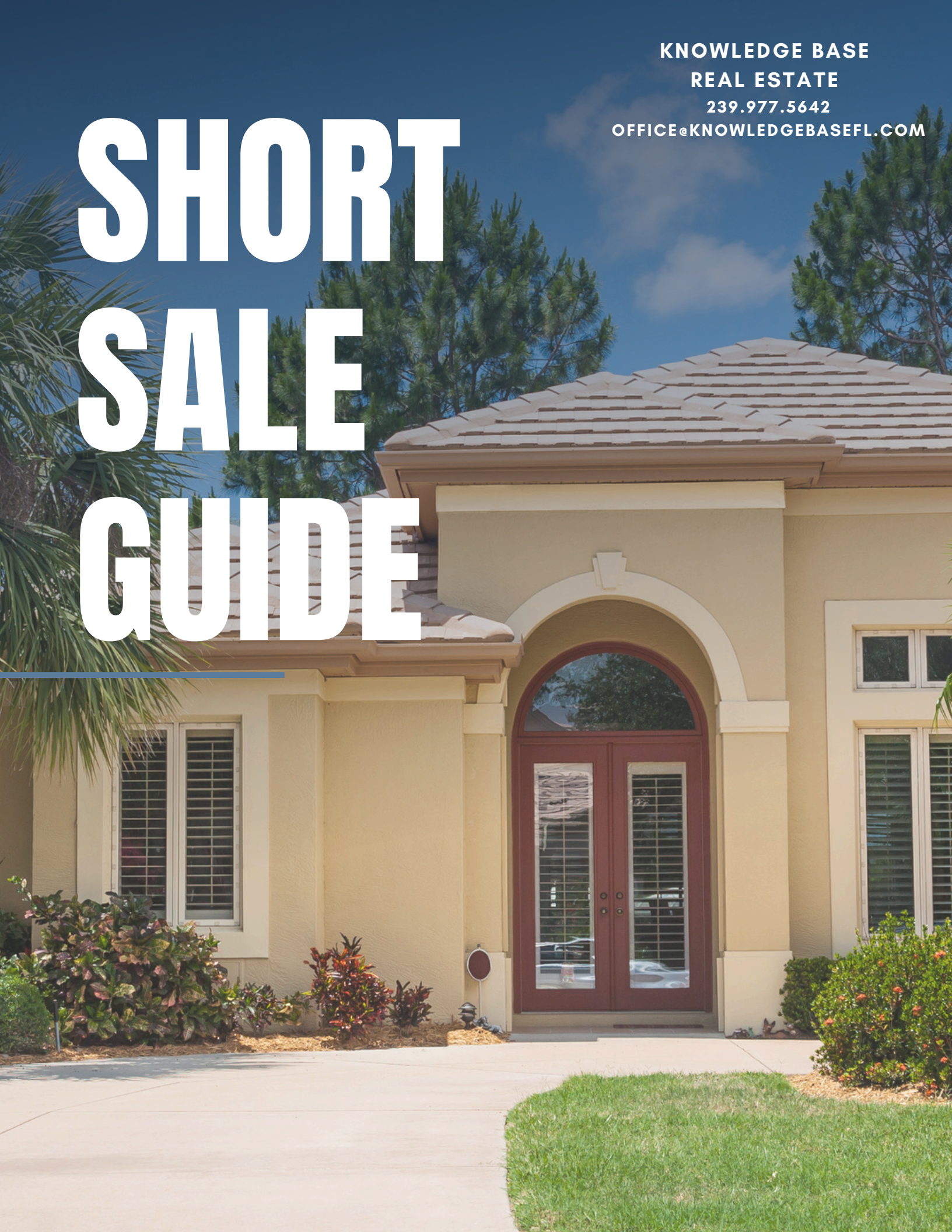


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SHORT SALE GUIDE





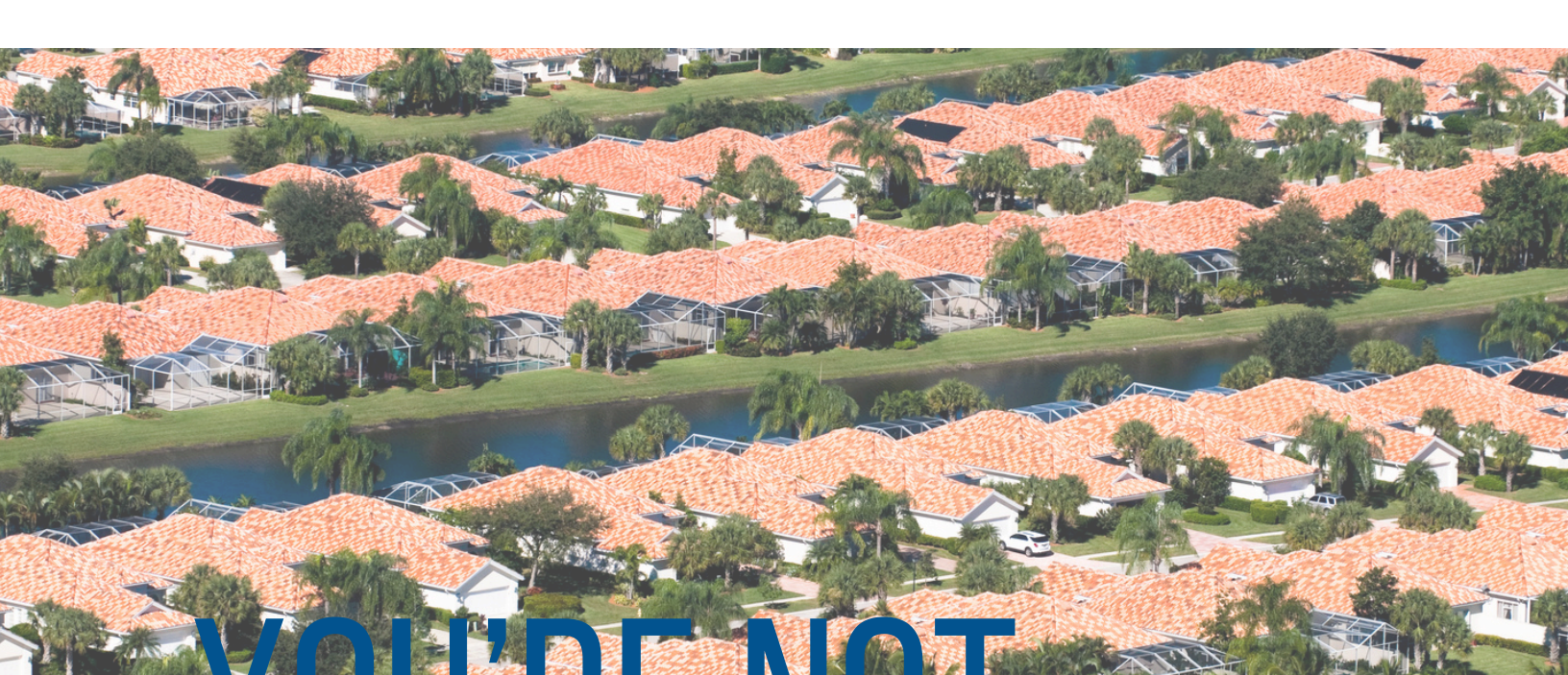
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IF YOU OWE MORE ON YOUR HOME THAN IT'S WORTH— CONSIDER THIS...

- You may have a great financial opportunity right in front of you
- Do not think you have reached the end of the road with your home
- The current economic climate has created an environment where millions in your situation can receive help

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YOU'RE NOT ALONE!

"IN AMERICA TODAY 1 IN EVERY 4 HOMEOWNERS WHO HAVE A MORTGAGE OWE MORE ON THEIR HOUSE THAN THEIR HOME IS WORTH..."



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YOU HAVE OPTIONS!

HIDE

SHORT SALE

OUT OF SIGHT—OUT OF MIND

PRETEND THE PROBLEM WILL GO AWAY

**WAIT TO FORECLOSE AND GET KICKED OUT OF
YOUR HOME**



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WHAT IS A SHORT SALE?



A "short sale" means selling your home voluntarily for less than its market value, or less than owed to the lender.



Very often, a "short sale" is the smart alternative to foreclosure and bankruptcy

There is a major difference between a standard resale and a short sale. If the lender accepts the terms of the short sale, the loan debt will be settled and the borrower released from any further liability once the short sale has closed. In a sense, a short sale could be the most important financial decision you'll make for your future! Why? Because it could allow the home seller to:

- Avoid foreclosure
- Set up a more solid financial future

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AVOIDING FORECLOSURE

AND ITS NEGATIVES

It's crucially important to avoid the negative consequences of a foreclosure sale. Here are some reasons why a homeowner who may have fallen behind on their mortgage payments or is struggling to pay their mortgage would want to seek out a short sale as an alternative to foreclosure:

- Avoiding judgment(s) for tens or even hundreds of thousands of dollars
- Avoiding bankruptcy (the only way to stop collection of judgement)
- Involuntary relocation
- Extended negative credit
- Embarrassing public advertisement
- Delay in re-establishing yourself as a homeowner (some newer loan programs provide the opportunity to get a new mortgage within 2 years of completing a short sale).
- Loss of possible financial opportunities available through the government programs and/or banks offering relocation funds.



SHORT SALE BENEFITS

A SHORT SALE IS A TWO-PART TRANSACTION

PART 1: THE NEGOTIATION

with your lender (bank) and lien holders

- For them to accept a reduced amount to satisfy your obligation in full.
- To receive complete forgiveness of your mortgage without a deficiency judgment
- To get you PAID relocation money at closing

PART 2: THE SALE of your house

- Based on your unique circumstances, your home will need to be properly priced and listed in order to sell.
- Next, the home will need to be marketed in order to attract the most qualified and motivated buyers
- Finally, you and any lien holders will be presented all offers so that your home can get sold



SHORT SALE MYTHS

BELOW IS THE LIST OF THE MOST
COMMON SHORT SALE MYTHS

False

Banks do not want to agree

False

Banks are not cooperative

False

I can just walk away

False

Short sales take a long time

True

There are many positive
options for my circumstances



QUALIFYING FOR A SHORT SALE

ASK YOURSELF...

To understand if your circumstances qualify you for a short sale, answer the questions below:

- Do you owe more on your home than it's currently worth?
- Do you have a hardship that makes your mortgage payments difficult or impossible to afford?
- The bank will want to see your income and your assets
- The lender will also perform an appraisal or BPO and evaluate your hardship before they make their decision.

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LET'S REVIEW

SHORT SALE SOLUTIONS

OUR GOAL IS TO AVOID
FORECLOSURE AND

BANKRUPTCY

MINIMIZE TAXES OWED

RE-ESTABLISH CREDIT



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4 REASONS

WHY YOU'D WANT TO AVOID A FORECLOSURE

- A Foreclosure will result in you owing thousands of dollars
- A Foreclosure will turn into a judgment for the money owed, compounded with additional costs
- The only path to remove the judgment is bankruptcy
- The most important goal is to avoid a deficiency judgment



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WHY YOUR

HOME'S LIST PRICE DOES NOT MATTER TO YOU

Remember: **if the bank agrees** to waive the money you owe on your home's mortgage, your home's actual sales price means literally nothing to you, it means something only to the lender

AND THAT IS OUR JOB.



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KEY SERVICES WE PROVIDE

**HERE ARE THE FUNCTIONS YOU
WILL NEED TO RELY ON ME FOR
DURING THE PROCESS. WE WILL:**

- Work directly with you and help negotiate with your bank and lien holders to achieve you the best outcome possible.
- Within 48 hours of listing your property establish contact with the bank(s) and lien holders and start the process, even before your home is sold.
- Advise you of all documents needed to successfully qualify for a short sale.
- Walk you through the whole process every step of the way, from listing your home straight through to closing!

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ABOUT US

THE JOB OF GETTING A HOME SOLD IS ONE THAT SHOULD NOT BE TAKEN LIGHTLY. THE TOOLS KNOWLEDGE BASE USES, GUARANTEE IT WILL GET MORE EXPOSURE THAN WITH ANY OTHER BROKERAGE. GLOBALLY, DOMESTICALLY AND LOCALLY THERE WILL NOT BE ONE POTENTIAL BUYER OUT THERE THAT DOESN'T SEE THE HOME.

- Our agents and support staff work together as a true team.
- Relationships with real estate agents, appraisers, home inspectors, mortgage bankers, insurance agents, builders and contractors.
- Direct communication with us throughout the entire process.
- Extensive knowledge of the Southwest Florida real estate market, which enables sellers/buyers an extremely smooth experience.
- Philanthropy and involvement in the local community.
- Customer service focused, we aim for a stress free process.
- Proven track record.
- We always have someone available. If your agent is out with the flu, no need to worry- we have someone to step in to help out until they are back!

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RESULTS DRIVEN

HOMES SOLD PER YEAR



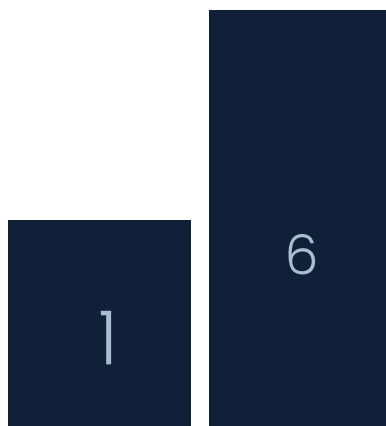
Knowledge Base Real Estate average agent

LIST PRICE/SOLD PRICE



Knowledge Base Real Estate average agent

PRICE REDUCTIONS



Knowledge Base Real Estate average agent

DAYS ON MARKET



Knowledge Base Real Estate average agent



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THIS IS YOUR OPPORTUNITY

**TO START ANEW. AS YOUR SHORT
SALE SPECIALIST, WE:**

- Market your home for an expedient sale
- Work with third parties to get the Bank/your lender to accept less than is owed on the mortgage
- Do my best to make sure you are judgment-free

AND

- Try to get you paid! Lenders will consider paying relocation funds to help you on to a better tomorrow, and we will do my absolute best to make sure this is achieved for you.

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SHORT SALE VS. FORECLOSURE

Short Sale is a voluntary action, Foreclosure is involuntary

With a Short Sale you can end up owing nothing, while with a foreclosure you can owe thousands upon thousands of dollars

Short Sale is a **negotiation**, while Foreclosure is **litigation**

Short sale you may get paid, with a Foreclosure you will receive \$0

Short Sale causes less credit damage and shows fiscal responsibility, while Foreclosure only reflects the negative

With a Short Sale, you may possibly be back on track to homeownership in 2 years, while with Foreclosure this may take much longer

With a Short Sale, you are more likely to stay in control of your life

Short Sales often end the emotional turmoil

Short Sales are not a matter of public record

Short Sale will help you avoid bankruptcy and save on income taxes.



TAKING THE FIRST STEP

WE MAY BE ABLE TO
HELP YOU STOP THE
FORECLOSURE ACTION TODAY.

**WE CAN HELP YOU LIST YOUR HOME, WHICH IN
ITSELF WILL LET YOUR LENDER, THE BANK, KNOW
THAT YOU ARE BEING PROACTIVE.**



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