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JFA Realty Company

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**Avoid
Foreclosure
By using the
SHORT SALE
Experts!**

JFA Realty offers a
free consultation that
will provide you with
OPTIONS.

www.jfarealtors.com

**do you know the benefits
of a short sale? call . . .**

Dear Property Owner:

Foreclosure is not the only option. I have helped many families negotiate with their lender and accomplish a short sale instead.

Learn how a difficult situation can easily be turned into a *profitable* one. Don't lose your credit, or worse, lose available bank incentives by waiting until the last minute.

Many Lenders have given the green light to approve short sales.

Five reasons to consider a short sale:

- 1. Bank Incentives of up to \$35,000 depending on your lender.*
- 2. Up to \$3,000 in relocation costs with the HAFA program.*
- 3. There are no out of pocket expenses and the Bank pays my fees.*
- 4. Eliminate your Debt & avoid a deficiency judgment after the final foreclosure.*
- 5. Avoid a permanent foreclosure and help save your credit.*

Could you benefit from the advise of a professional? As a proud active member of NAR, the National Association of Realtors, I understand the market with the pros and cons of each option. I can work in conjunction with your attorney if you've hired one.

When it comes to short sales . . . experience counts.

A short sale may be a better option for you if you are Upside Down on your mortgage and having a hard time making your payments. We are specialists at what we do and can help you find solutions like we have done for many satisfied homeowners.

Cordially,

Jose F. Lopez

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Florida Licensed Broker
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***"over 15 years of foreclosure
experience working for you!"***

The City of South Miami honored us for our assistance to pre-foreclosure owners with a proclamation naming Nov 21, 2002 JFA Realty Day! Ten years later we continue committed to helping homeowners like you.