



Talk to us about:

- Short Sale Options
- Loan Modification Programs
- Foreclosure
- Credit Concerns

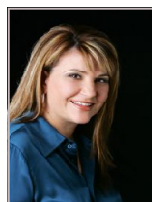


Got Questions?

Give Us a Call.
We are here to help you!



Jeff Kaut
Team Leader
REALTOR®



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Short Sale Negotiator



Heather Daum
Administrative Asst



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“Real Estate Experience You Can Count On!”

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This is not intended as a solicitation if your home is currently listed with another broker.

Do You Owe
More Than Your
Home is **Worth**
and **Don't Know**
What to Do?



Learn Your Options
and Regain Control

Not Sure Where to Start?



Facing financial hardship is not only emotionally stressful but can be confusing. How do you know which is the best path to take in order to get back on track as fast as possible?

We provide resources and information
FREE of charge!

What is a Short Sale?

A short sale occurs when a lender agrees to accept less than the amount owed against the home because there is not enough equity available to payoff the balance owed to all mortgage lien holders and pay associated closing costs, including Title, Escrow and Real Estate commission fees.

What is a Foreclosure?

A foreclosure occurs when your lender repossesses your home because you have defaulted on your mortgage loan or home equity line of credit. You default by failing to make your interest and principal payments on time. Foreclosed property is often sold at auction allowing the lender to recover some or all of the outstanding debt.

Please note that each circumstance is unique and we encourage you to consult a tax or legal professional for specific tax or legal advice.

Advantages of a Short Sale

- **Regain control** by having our **Short Sale Specialist** negotiate with the bank on your behalf, allowing you to make informed choices that will affect you and your family. - **at no additional cost!**
- **Less damaging to credit scores** than a foreclosure. The impact of a short sale on a seller's credit score is usually much less damaging than a foreclosure.
- Sellers can get out from under a burdensome mortgage and **reduce their debt** while limiting the impact on their credit rating.
- A short sale allows a seller to **responsibly honor their debts**. During a Short Sale, the home is marketed by an experienced Short Sale Residential Specialist to secure the maximum selling price and favorable closing terms, thus satisfying more mortgage debt.

We Can Help!

Not only does **The Jeff Kaut Team** have the insight and experience required to negotiate short sales, they have a **Short Sale Facilitation System** to help their clients navigate through this difficult process.

We provide Resources and Information FREE of charge!

Call us today at

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Disadvantages of a Foreclosure

- **Loss of control** - in a foreclosure the bank is in charge of all aspects of the process and you follow *their* timeline for the sale of your home.
- A foreclosure is one of the most damaging occurrences, other than a Bankruptcy, on your credit report. It is estimated that the seller's **credit score may drop 250-280 or more points** after a foreclosure and the foreclosure will stay on your credit report for at least seven years. This means the effects of a foreclosure are likely to stay with you for a long time, perhaps even after you get back on your feet financially.
- If the seller intends to borrow money for a home or other major purchase, it is estimated they can **wait up to 36 months before they can attain a reasonable interest rate** from a lender.

