



LIFE

after a short sale



Amazing New Loan!

Offer sellers a quick new start to home ownership.

In order to qualify for a new FHA or Conventional loan after having funded a recent short sale, sellers must be . . .

- CURRENT ON ALL MORTGAGES AND CREDIT OBLIGATIONS
- BE BUYING A PRIMARY RESIDENCE
- OBTAINING FINANCING WITH A CONFORMING LOAN AMOUNT

If the seller is currently late, then they must wait 24 months on a conventional loan and 36 months on a FHA loan before attempting to find a new loan. Getting current with their delinquent obligations still disqualifies them from this program. However, if the seller is late, then they can join our CRU product - the Credit Restoration Program and we can help your client get into a home faster than they could ever imagine.



MARK TAYLOR, CMPS, CDPE

Ranked in the top 200 Originators Nationwide for the last 5 years

AMERIFIRST

602.361.0707

Fax: 602.680.4307

Toll Free: 866.890.MARK

mark@awesomerates.com

www.awesomerates.com



BRK #00013635



Let us help you get back on your feet with our fantastic restoration program



- **EVERY QUARTER** you will receive a copy of all 3 bureaus of your credit and 30 mins. of our time to review and recommend what steps if any we need to take to help you purchase your next home or simply to restore your credit.
- **AT EACH TELECONFERENCE** I will tell you what mortgage programs are available at what fico score and what down payment if any will be needed.
- **EVERY QUARTER** as you get closer and closer to the 2 or 3 year lending limit for buying your next home. We will work together to improve your credit card rates, insurance rates and offers of credit to ensure you save as much interest as possible.
- **THE FIRST CREDIT REPORT** we run together is where we find all the reporting errors after a short sale – we need to ensure the correct dates are reported so buying your next house isn't delayed.
- **DURING OUR 24 OR 36 MONTH JOURNEY** if you need any credit restoration in other avenues you may pay for those services on a case by case basis at your convenience and we will scrub and protect your credit score ensuring that as it seasons it grows higher and higher in number!
- **THE BEST PART** of this is that when you are ready to buy your next home; or if lending guidelines change to your benefit, your Realtor of record and I will refund you any costs that you may have incurred up to \$500 if you fund a loan with us.
- **EACH QUARTER** watch for an email alert from mark@fixmybrokencredit.com telling you your new confidential report is ready and expect a call from my office to walk you through the process of recovery.

Please contact the CRU (request form attached) for further questions and to have your information loaded into our secure system so your short sale documentation is available on line for you to download and print anytime you desire, along with your monthly and quarterly credit updates.



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AFTERCARE REQUEST FORM

Please contact me to start my confidential credit restoration program, and how I can buy another home either right away or as fast as the Federal Lending Act will allow.

Name: _____

Address: _____

Home: _____

Cell: _____

Email: _____

Name of Agent Helping you Short Sale or Purchase a Home: _____

Either you or your agent can fax in the form at the listing appointment (preferred) or shortly after to 602.680.4307. The faster we start the process the faster we can get your credit score seasoned to help reduce credit card interest rates, open up credit card lines again, reduce insurance costs and get you in a position to be offered a new mortgage as quickly as the Federal Lending Act will allow.

The CRU looks forward to being of service - Feel free to call us at 602.361.0707 to have any of your questions answered.



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