

## FINANCIAL STRESS SUCKS

I have been in your shoes, I want to exhaust all options for you to keep the home first!



# FORECLOSURE BAIL OUT

## Who are you, what do you do?

I, am Adam Bartling, I have had major financial problems and there was nobody to guide me, I had to learn the hard way. You do not have to go at this alone.

My financial struggles:

- Bankruptcy Case #20-35841
- Divorced

I want to help you retain your house if possible, or maximize your return on equity.

Let's schedule a call or meeting to determine which path is best for you and your family.

## What are my options?

- ✓ Do Nothing - Don't Throw it All Away
- ✓ Catch Up on Your Payment Plan
- ✓ Loan Modification - Life Altering Event
- ✓ File Bankruptcy - Last resort
- ✓ Short Sale - List on MLS for Retail Sale
- ✓ Foreclosure Bail Out Loan - Non
- ✓ Subject-To Financing -  
Past Due Payments are Caught Up and We Take Over ALL Mortgage, Insurance & Tax Payments Until Home is Sold. We has cash to close in as little as 7 days. As Is, No Repairs Needed, No Cleaning, No Commissions



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# SITUATION EVALUATION

## Documents Needed

- Current Mortgage Statement
- How much is past due on the mortgage?
- Is the house a Homestead or Investment property?
- Are the Utilities past due? - If yes, provide current statements
- Are Credit Cards past due? - if yes, provide current statements
- Does the property have current Insurance?

## IF I NEED TO SELL NOW, HOW DOES IT WORK?

### Cash To Loan Subject To

For this type of sale, the investor pays the seller the difference between the sales price and the mortgage balance in cash, while taking over the mortgage payments.

Example:

Offer price \$200,000 subject-to existing mortgage payoff of \$175,780, with payments of \$1,489 per month, principal and interest 5.5%, (the seller's current payment) Buyer agrees to pay seller cash down payment \$7,000.

- Buyer pays off past due amount to bring mortgage payments current.
- Buyer obtains insurance and is liable for taxes until the property sells.
- Buyer pays for all maintenance and repairs needed in order to sell the home.

## WHAT WE DO DIFFERENT THAN OTHER INVESTORS

If you have 20% + equity in your home we will pay you 10% of the profit when your home sells.



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