

“What is a Short Sale?”

When a Seller needs to sell their home and they owe more on their home than the Market Value, usually they do not have the money to pay the difference of what is owed to the Lender and the closing costs involved in selling a home, (ex: title, escrow, commissions, transfer fees, etc.). The Lender(s), may agree to a lesser payoff if we provide them with the following facts:

1. Sellers Hardship.
2. Fair Market Value of the property. (Broker Price Opinion).
3. Offer to purchase, from a ready, willing, and able Buyer.
4. Estimated closing statement to the Lender(s) showing them what they will net at closing.

When you list your home with Tammi Schilling, “Subject to the approval of a Short Sale”, you authorize Tammi Schilling, to negotiate directly with your Lender(s). The sale is contingent upon the Lender(s) approval. There are no up front fees. The Seller remains in the home during the negotiating period, maintaining and safe guarding the premises, showing the property to prospective purchasers, agents and inspectors, and can provide disclosures to prospective purchasers. For more information or to discuss if a Short Sale may be right for you, Contact Tammi Schilling, Century 21 Garland Realty, at (951) 454-4169.

License #813875

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