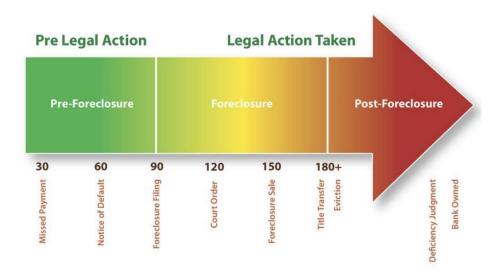
# FREE SPECIAL REPORT



Lenders started the foreclosure process on 21,770 U.S. properties in January 2024, up 6 percent from last month and up 5 percent from a year ago.

## HELLO HOMEOWNER,

My name is Kelly, I Live right here in the Inland Empire area like you.

I also faced Foreclosure like you, but **I have researched** and found ways to **stop foreclosure**, **save your credit**, and perhaps keep you in your home or at least help you walk away with something.

#### IMAGE THIS

Your house was foreclosed on, **your credit ruined** for at least seven years, now you're unable to even rent another house or apartment to live in because your credit is wiped out.

## BUT WAIT, THERE'S MORE!

Then you find out that the bank who gave your home mortgage, auctioned the house for less than what was owed and now you received a 1099 for \$93,000 for the shortage of what they sold it for as if you received that amount in cash!

## **WELCOME TO MY WORLD!**

In 2009 I had a three-month-old baby, and on top of it all I had been **laid off my job**, I was lucky enough to find an owner of a trailer that I was able to work out a deal with to keep my family off the streets.

### ALTERNATIVE WAYS

Since those dark times I've searched for and **found alternative** ways to stop foreclosure and in some cases to even keep the homeowners living in their homes. So, relax, there's still hope!

#### **METHODOLOGIES**

There's nothing new about the **methodologies** that I use but surprisingly hardly anyone knows about them or are too lazy to use them because I believe most of the real estate investors only care about going after **homes with lots of equity and taking advantage of desperate homeowners.** I'm sure you've seen their ads and signs around saying....

## "I BUY HOUSES"

The way they operate is they **must buy houses at least 30% below market** to be able to fix them up and resell them for a profit.

These "I Buy Houses" companies can't and won't save a house from foreclosure because many homeowners in foreclosure are upside down with their mortgages or have very little equity to bother with.

## NO EQUITY

Many homeowners **don't have enough equity to pay a realtor's commission** and the typical closing cost is around 11% of the sale price. For example, a house selling for \$600,000 can expect to pay \$66,000 to close escrow. If you don't have enough equity, then it **would need to come out of your pocket**.

#### FORECLOSURE

Many homeowners find themselves in Foreclosure for one reason or another, like from a job loss, or difficult divorce or having liens or whatever the cause, they **couldn't make their mortgage**payments and are surprised how fast the banks are willing start the foreclosure process just after missing a couple payments, especially here in California.

#### HOME LOAN MODIFICATION

In our own foreclosure case, we at first tried to get our home loan **modified through a government loan modification program but** unbeknown to us, on the other hand the bank was working hard to foreclose on our home at the same time!

I always imagined that the banks had these cubicles right next to each other with one cubicle working on our loan modification and the other working on our foreclosure. (They recently passed a bill preventing banks from doing that simultaneously)

#### AUCTION

Then the day came with a complete surprise to us that our home was going to be **auctioned the next day**, yes, it was sold, and we found ourselves out on the streets homeless.

(I won't get into how months earlier we gave an attorney \$7,000 to modify our loan which was a waste of money!)

#### LESSON LEARNED.

Since then, I've done my research about how best to save your house from foreclosure and save your credit in a quick easy methodology that many others don't know about. My main goal is to keep people out of foreclosure, and it won't cost the homeowner a single cent using my program. As a matter of fact, I can even pay for a moving van to help you move if that's the case, Because I get personally get involved to make sure your well taken care of.

## MY CREATIVE PROGRAM BENEFITS:

- 1. It doesn't cost you anything.
- 2. It's fast and effective.
- 3. Your arrears are paid.
- 4. No equity needed.

- 5. Flexible free closings.
- 6. Saves your credit.
- 7. Can receive cash.
- 8. No Realtor commissions.
- 9. Sell "As-Is.
- 10. Sell for full price.

#### Best of all, my program will work in any situation!

## CONVENTIONAL WAYS

That may work to save you from foreclosure.

- 1. A personal loan.
- 2. Refinancing.
- 3. Loan modification.
- 4. Borrow from relatives.
- 5. Rent it out.

I can help you with each of these as well.

#### THE SECRETS IN THE SAUCE

As the saying goes but also with my program too, lol, but I can only help so many homeowners at a time, so you'll need to call me to see what I can do for you. **The sooner you call the sooner I can help you** before your scheduled for auction so get in touch with me before it's too late.

## WARNING!

Due to the **very short window timeframe** that you have before your house goes to auction, you'll need to act fast, I hate to see that you've waited too long and missed the time frame for me to be able to help you.

You can call me, text me or email me,

My name is Kelly, I'll answer personally at 951-846-6116.

or email me at, HomeRescueSystems@gmail.com

It never hurts to explore the possibilities!