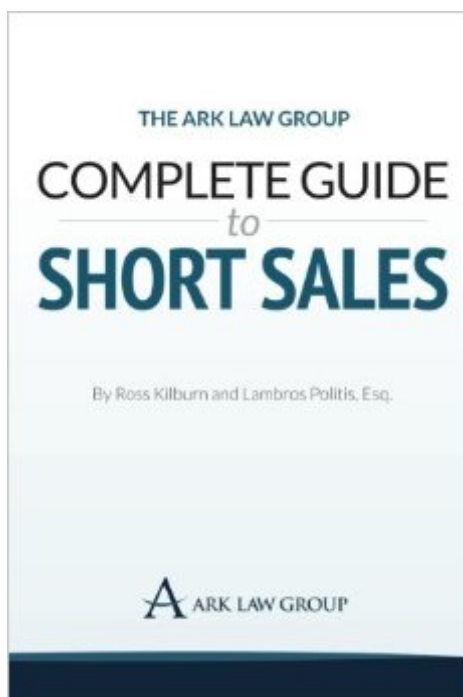


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# The Ark Law Group Complete Guide To Short Sales



## Synopsis

This step-by-step guide explains how to work with your lender to achieve a short sale, so you can avoid foreclosure and get out of an unaffordable mortgage. Simple and straightforward chapters, written in plain English, outline how the foreclosure process works, what a short sale is, and how to determine whether a short sale is the best option for you. All of the implications of a short sale, including how it is easier on your credit rating than having a foreclosure on your record, as well as what it means for your ability to get financing in the future, are explained. Subsequent chapters outline the short sale process, explaining: - how to prepare a short sale package - what factors make a lender likely to approve a short sale - what to do if there is a second mortgage or other junior liens - who are the parties involved in negotiating a short sale - whether to work with a real estate agent or short sale negotiator - the tax implications of a short sale. The short sale process has changed substantially in the last two to three years, with government guidelines and regulations constantly being updated and amended. • The Ark Law Group: Complete Guide to Short Sales • provides the most current information for 2014, with relevant and up-to-date information including: - the most recent government and in-house lender short sale programs and incentives - the newest developments in wording in short sale approval letters, particular regarding the seller's obligation to repay any deficiency balance. For many struggling homeowners, a short sale is the fastest and surest way to avoid foreclosure and move ahead to financial freedom. This Complete Guide to Short Sales spells out exactly how to do that.

## Book Information

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## Customer Reviews

This book helped me understand my options and made me feel more confident that I could make some very difficult decisions on my house that is worth less than I owe. A must read if you are in my situation or have a friend who's trying to avoid foreclosure. The section on foreclosure vs short sale is worth the price of the book all by itself!

Mr. Kilburn has provided a definitive guide to understanding short sales. He writes in an easy-to-understand manner regarding a process that can be challenging to grasp. His book leaves no stone unturned, from dealing with tax ramifications to weighing alternatives like loan modifications or foreclosure, you will leave this read with clear understanding of the short sale process. The book is technical while remaining in the grasp of the lay person. The content is of the sort that someone who was a real estate professional or a homeowner facing a difficult decision would both walk away feeling it was time well spent. Highly recommended for anyone looking for a comprehensive guide to short sales.

Ross Kilburn, where in the world have you been?!? My only complaint is that you didn't write this years ago. Thankfully you got it out of your head and on paper while the short sale and foreclosure crisis still exists across the country. There are still plenty of hurting families that need to read this book to understand their options. This is a must read for anyone contemplating short sales (or any other "work out" program offered by banks or attorneys). Mr. Kilburn's extensive experience in this field is simply phenomenal and untouched - this book would not be nearly as complete or useful written by anyone else. Buy this book - you won't regret it. Buy two and give one away to a struggling family that you love.

If you owe more on your home than it is worth it's a stressful situation. There are two problems most people face, first they don't understand the mechanics of how mortgages work and second they are too overwhelmed to look clearly at the situation, this book will help solve both those problems. First it lays out in clear language how debt is attached to real property, how banks approach short sales, and what the options are for homeowners who are underwater. Few real estate professionals have any experience in these areas, and even fewer understand them well enough offer advice. You can tell Kilburn is an expert because he explains all this in a way that is easy for anyone to understand. Kilburn also talks you through putting together a plan to change your situation if you do owe more than your home is worth. To do this he objectively lays out the pros and cons of all options. Through it all he emphasizes that the most important thing is to have an informed plan with

a good support team so that you can take charge of your destiny and not just wait passively for the cards to fall. The amounts of money hanging in the balance in situations like this are often significantly more than the annual income of the underwater homeowner. Anyone in that position should take the time to read this book, they will come away more informed and in a position to improve their situation.

Thank you Mr. Kilburn for creating such a comprehensive and easy-to-read guide on short sales. The benefits of a short sale vs a foreclosure are significant. This book really covers every question you might have. Fantastic, quick read!

You would think "comprehensive" and "easy-to-read" would be an oxymoron, but not for this book. I enjoyed the book from start-to-finish and felt it covered every scenario and topic in the Short Sale industry. I loved that it was so current with all the various programs/options available to the underwater homeowner looking to sell their home. This book is written in a very straight forward and easy to understand in an organized format. I would definitely recommend this book for the distressed homeowner, real estate professional, or anyone that is interested in this topic. I even used it to help gain additional knowledge in the industry prior to employment in the industry.

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