

SELLING YOUR HOME

Pre-Foreclosure Sales To Avoid Foreclosure

Quick Sale | Concierge Sale | Equity Share

Loss Mitigation Solutions



SAFE HARBOR SOLUTIONS

PRE-FORECLOSURE SALES OPTIONS

Five Strategic Paths to Avoid Foreclosure

Safe Harbor Solutions - Protecting Georgia Families Before It's Too Late

Your Situation: Multiple Paths to Safety

Foreclosure proceedings have begun, and traditional solutions like loan modifications haven't worked. You need immediate sales options that prevent the devastating credit impact of foreclosure while helping you move forward with dignity.

The reality: A foreclosure on your credit report creates a 7-10 year impact, making it extremely difficult to qualify for future mortgages, rental housing, and even employment opportunities.

The solution: Five proven pre-foreclosure sales strategies, each designed for different situations, timelines, and financial goals.

Most importantly: When loan modifications fail, you need immediate backup options that don't depend on lender approval or bureaucratic processes.

Option 1: Subject-To Existing Financing (The Backup Plan That Actually Works)

Best for: When loan modifications fail and foreclosure is imminent

Your situation: Your lender denied your modification. They're demanding full payment or threatening immediate foreclosure. You feel trapped between keeping a home you can't afford and losing everything you've worked for.

The solution: We take over your mortgage payments immediately, stopping foreclosure while preserving your credit and protecting your family's future.

How Subject-To works:

1. We take immediate control of your mortgage payments
2. Foreclosure stops immediately when we bring your loan current
3. All back payments, taxes, and liens are caught up at our expense
4. You transfer the deed while the mortgage stays in your name temporarily

5. You receive cash at closing based on your home's equity position

Two Scenarios: Both Protect You

Scenario A: We Stop Your Foreclosure Date

- We immediately pay all arrears to halt foreclosure proceedings
- You get extra weeks to plan your transition carefully
- We take over all future mortgage payments
- No foreclosure appears on your credit record
- You walk away with cash payment at closing

Scenario B: Foreclosure Date Can't Be Stopped

- You move before foreclosure date (we help coordinate)
- We still take over your loan and catch up all payments
- No foreclosure on your record (only temporary credit dip)
- You get cash to secure new housing immediately
- We handle all transition logistics

Why this works when nothing else will:

- **Immediate action:** Subject-to transfers can stop foreclosure within 7-21 days
- **No qualification requirements:** Your credit score or income doesn't matter
- **Guaranteed results:** Completed regardless of your lender's policies
- **Credit protection:** Avoid devastating 7-year foreclosure impact

Built-in protections:

- Professional legal documentation and attorney review
- Fair market valuation at time of transfer
- Insurance and maintenance requirements
- Clear performance standards and dispute resolution

Option 2: Short Sale (When the Lender Accepts Less for Your Home)

Best for: Underwater properties or unsustainable payment situations

When Short Sale is your best option:

- You owe more than your home is worth (underwater)
- You're behind on payments and can't realistically catch up
- Your current financial situation makes future payments unsustainable
- You want complete debt forgiveness without cash investment
- You prioritize credit protection over receiving cash proceeds

Current market advantages:

- **Lenders are more cooperative than ever** due to influx of delinquent mortgages
- **Streamlined approval processes** reduce documentation requirements
- **Government incentive programs** encourage lender participation
- **Less stringent qualification requirements** make approval more accessible

How Short Sale works:

1. **Authorization and documentation** - You sign forms allowing us to negotiate
2. **Hardship package preparation** - Complete financial documentation
3. **Professional marketing** - MLS listing and buyer development
4. **Lender negotiation** - Debt forgiveness and sale approval
5. **Closing coordination** - Complete debt resolution

Immediate benefits during process:

- **No required mortgage payments** during negotiations (2-4 months)
- **Foreclosure proceedings suspended** while lender reviews package
- **Professional guidance** through complex requirements
- **Stress reduction** with professional advocacy

Long-term financial protection:

- **Complete debt forgiveness** - No deficiency judgment risk
 - **Credit recovery:** 2-3 years vs. 5-7 years after foreclosure
 - **Future loan eligibility** much faster than foreclosure
 - **Relocation assistance:** \$3,000-\$20,000 potential moving help
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Option 3: Quick Sale (Emergency Cash Purchase)

Best for: Immediate foreclosure deadlines and urgent situations

When time is critical:

- Foreclosure within 7-30 days
- Need immediate cash to relocate
- Property condition makes traditional sales difficult
- No time for marketing or showing property

How it works: Immediate cash purchase at 70-85% of current market value with closing in 7-30 days. We handle all paperwork, closing costs, and coordination while you focus on your family's transition.

Key benefits:

- **Stops foreclosure immediately** - Executed purchase contract often postpones foreclosure
- **Fast execution** - Cash buyers don't need financing approvals
- **Clean exit** - You control the timeline rather than the court system
- **Credit protection** - Avoid foreclosure appearing on credit report

What to expect:

- Reduced purchase price reflecting compressed timeline
- Limited time for repairs or property improvements
- Cash buyers who can close quickly with fewer contingencies
- Legitimate offers only (we ensure all buyers are verified)

Important: While you may not capture full equity due to urgent timeline, you avoid severe long-term consequences of foreclosure.

Option 4: Concierge Sale (Professional Management with Guaranteed Proceeds)

Best for: Homeowners who lack time or resources to manage a sale

How it works: We agree on a guaranteed price you'll receive, then handle every aspect of selling your property professionally. You get your agreed amount regardless of the final sale price.

Our comprehensive service includes:

- Professional marketing strategy and MLS listing coordination
- Hiring qualified realtors to showcase your property effectively
- Property preparation including cleanup and minor repairs as needed
- Managing showings and coordinating with potential buyers
- Handling all negotiations and paperwork requirements
- Complete sale management from listing to closing

Your benefits:

- **Guaranteed payout** - You know exactly what you'll receive
- **Time savings** - No property showings, negotiations, or sale management
- **Professional expertise** - Marketing and sale handled by experienced team
- **Stress reduction** - We handle everything while you focus on next steps
- **Foreclosure prevention** - Professional approach often achieves faster timeline

Timeline and cost considerations:

- **Required timeline:** 45-60 days minimum for proper marketing
- **Associated costs:** 6% real estate commission, 2-6% seller concessions
- **Property requirements:** Must pass FHA appraisal process
- **Marketing needs:** Professional photos, cleanup, showings, open houses

Authorization: You'll sign documents allowing us to market and sell your property on your behalf, typically including power of attorney for real estate transactions.

Option 5: Equity Share Agreement (Partnership Approach with Upside Potential)

Best for: Homeowners who want professional management with upside potential

How it works: Same professional management as Concierge Sale, but you receive a guaranteed minimum PLUS a percentage of any proceeds above that amount.

Partnership structure:

- **Guaranteed minimum** ensures you receive agreed-upon base amount
- **Shared upside** means you participate in higher sale proceeds
- **Professional management** with complete marketing and sale coordination

- **Risk sharing** approach that aligns our interests with yours

Potential benefits:

- **Higher recovery** if property sells above expectations
- **Professional marketing** maximizing sale potential
- **Shared risk/reward** model
- **Complete service** with upside participation

Example: If we guarantee you \$50,000 and the property sells for \$80,000 (after our costs), you might receive your \$50,000 plus 50% of the excess \$30,000, totaling \$65,000.

Critical Process Requirements

Closing Procedures: Your Timeline Commitments

Understanding the importance of schedules: Once we schedule a closing, maintaining that timeline is absolutely critical to the success of your sale and your financial recovery.

Your responsibilities:

- Submit all required paperwork promptly - Delays create costly timeline disruptions
- Attend your scheduled closing or coordinate mobile notary services for exact scheduled day
- Keep appointments - Failed closing appointments delay fund disbursement
- Understand cost impacts - Delays require new lender payoff requests, affecting final proceeds

Why this matters: Every delay costs money and jeopardizes the sale. Our buyers are ready to close on schedule, and maintaining that timeline protects everyone's interests while maximizing your recovery.

Mobile notary option: If you cannot attend closing in person, we can arrange mobile notary services. However, the signing must be completed on the scheduled day - rescheduling disrupts the entire process.

Vacancy Requirements: Critical for Closing Success

Property must be completely vacant by closing date:

This means:

- All residents must vacate - Including family members, roommates, and tenants
- No guests or temporary occupants - Property must be completely empty

- All pets removed - No animals on the property
- Personal belongings cleared - Nothing left behind

Timeline and inspection:

- Two-day pre-closing walkthrough - We inspect property 48 hours before closing
- Broom-swept clean condition - Property should be cleaned and ready
- All keys available - Every key must be transferred to buyer

Consequences of non-compliance:

- Delayed closing if vacancy requirements aren't met
- Reduced proceeds - Non-compliance affects your final settlement amount
- Potential deal cancellation - Buyers may withdraw if property isn't delivered as agreed

Planning ahead: We'll assess your ability to meet vacancy requirements early in the process and provide moving assistance on a case-by-case basis when needed.

Which Option Is Right for Your Situation?

Choose Subject-To Existing Financing if:

- Your loan modification was denied
- Foreclosure is imminent (within 30-60 days)
- You need immediate foreclosure protection
- Traditional sales won't close in time
- You have some equity in your property

Choose Short Sale if:

- You owe more than your home is worth (underwater)
- You're behind on payments and can't realistically catch up
- Your financial situation makes future payments unsustainable
- You want complete debt forgiveness
- You have 60-120 days before foreclosure

Choose Quick Sale if:

- Foreclosure is within 7-30 days

- You need immediate cash for relocation
- Property condition makes marketing difficult
- Time is more important than maximum proceeds

Choose Concierge Sale if:

- You have 45-90 days before foreclosure
- You lack time/ability to manage sale process
- You want guaranteed, predictable proceeds
- You prefer professional marketing approach

Choose Equity Share if:

- You have adequate timeline for marketing
- You want professional management with upside potential
- Your property has strong market appeal
- You're comfortable with partnership approach

Solution Comparison Chart

| Option | Timeline | Success Rate | Credit Impact | Cash to You | Best For |
|----------------|-------------|--------------|---------------|------------------|--------------|
| Subject-To | 7-21 days | 95%+ | Good | \$5K-\$50K+ | Mod denied |
| Short Sale | 60-120 days | 80-90% | Good | \$3K-\$20K | Underwater |
| Quick Sale | 7-30 days | 95%+ | Good | 70-85% value | Emergency |
| Concierge Sale | 45-90 days | 90%+ | Good | Guaranteed | Full service |
| Equity Share | 45-90 days | 90%+ | Good | Minimum + upside | Partnership |

Why These Requirements Matter

Our Commitment to You

Protecting your interests: These procedures ensure you receive maximum proceeds while avoiding delays that could jeopardize your sale and foreclosure prevention.

Buyer expectations: Our buyers are professionals who expect prompt, reliable transactions. Meeting requirements maintains our relationships and ensures continued access to qualified buyers.

Legal compliance: Proper procedures protect all parties legally and ensure smooth property transfers without complications.

Your financial recovery: Following these guidelines maximizes your settlement proceeds and minimizes costs associated with delays or complications.

Professional support:

- Professional guidance through every step
 - Clear communication with regular updates
 - Support services and moving assistance when needed
 - Flexible solutions for your specific situation
 - Results focus on preventing foreclosure while maximizing recovery
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Next Steps

Contact Safe Harbor Solutions Today

Free consultation: We'll evaluate your situation and explain which option best fits your timeline and goals.

What we'll assess:

- Timeline evaluation - Immediate assessment of your foreclosure timeline
- Option recommendation - Which solution works best for your situation
- Documentation gathering - Help organize required paperwork
- Strategy implementation - Execute your chosen approach with professional oversight
- Closing coordination - Manage every detail for successful completion

Don't let foreclosure destroy your financial future. Take control with a strategic pre-foreclosure sale.

Safe Harbor Solutions

Protecting Georgia families before it's too late

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Every day matters when foreclosure looms. Contact us immediately to explore your options.

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