

5 Reasons to Avoid Foreclosure

- 1 The homeowner will always have to disclose they have had a foreclosure on any mortgage application.
- 2 Credit scores will be lowered by 300+ points affecting the ability to get a car, apartment, credit cards, etc.
- 3 A foreclosure is the one credit report item that is almost impossible to be "repaired."
- 4 Military and government security clearance could be at risk with foreclosure.
- 5 Many employers run credit checks on prospective employees and foreclosure is one of the top items that will put a potential new hire in jeopardy.



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CERTIFIED DISTRESSED PROPERTY EXPERT®



Worried
You Could Be
Facing Foreclosure?
(we may have a solution for you)

Call Today & Let Us
Be Your Advocate...
Jeff Dickey, CRS
Pre-Foreclosure Specialist

**Don't Let Time
Run Out!**

There is a huge difference between
life after foreclosure and life
without foreclosure!



This real estate market
has caused
unbearable stress and
heartache.

As a Certified Distressed
Property Expert
and Realtor,
I can give you the expertise
necessary
to save your credit,
relieve the uncertainty
and most of all,
help your family.

**Call me and
Let's get started
To the path of recovery.**

937-393-7222

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**Jeff Dickey, CRS
Pre-Foreclosure Specialist**

Realtors with the CDPE Designation
have completed extensive training in
foreclosure avoidance, with
particular emphasis on short sales.



CERTIFIED DISTRESSED
PROPERTY EXPERT®

**Did you know that foreclosure
is not the only option?**

Do not let it happen to you...

Did you know?

- Banks prefer to do a short sale over a foreclosure.
- Banks are not in the business of owning property and do not want to foreclose on you.
- Short sales do not negatively impact your credit as much as a foreclosure would.

*In today's market hiring a
professional is more important
than ever.*

Call today for a **FREE**
confidential,
no obligation consultation.