



*Tim & Julie*  
**HARRIS®**  
REAL ESTATE COACHING

**Notice of Default? Trustee Sale? Foreclosure?  
It's NOT too Late! [Your Location]**

Reply to: [Insert your email address]

Specializing in working with homeowners who need to sell and have no equity/upside down. If you have a Notice of Default or Trustee Sale Date it's NOT too late to save your credit from a foreclosure. A Short Sale may be the answer.

Even if you're not behind in payments, a Short Sale/Short Payoff CAN work for you with NO damage to credit.

No cost to you! Banks pay commissions and costs. Licensed professional agent - not investor seeking wholesale buy. Trained in doing short sales. Act now before your credit deteriorates further! I will also help you lease a new home. Visit [insert your email address and your website URL]

**Do YOU need a BAILOUT? Notice of Default? Pre-foreclosure? Behind? [Your Location]**

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Call me at [your phone number] and [your email address]

## **Sell Your Home Even When You Owe Your Lender More Than It Is Worth!**

Reply to: [insert your email address]

Stop And Avoid Foreclosure! I'm a licensed real estate agent specializing and certified in FORECLOSURE PREVENTION. I am NOT an investor seeking to "BUY" your home. I handle "Short Sales" - the sale of a property where net proceeds (sale price less the closing costs) are insufficient to pay off the outstanding mortgage or lien balance(s) at the time of closing. Your Lender cancels some or all of the debt in excess of net proceeds from sale and releases YOU in writing. The mortgage debt was paid or settled SHORT of the total amount owed. Lenders want to approve more short sales. I have a former Title Co. Pro as my Professional Negotiator. We typically sell properties inside 30 days with multiple offers. For more information go here: [your phone number] and [your email address]

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