



Go on line to check Our Educational Videos

www.IFRShortSales.com

These videos are designed to provide more in depth information on the available options for the homeowner facing foreclosure.

**To get immediate answers to your specific questions,
e-mail your agent at:**

- ✚ **Few words about our company, our services and where you can find reliable help.**
- ✚ **What options do I have if I want to keep my home? What are the requirements?**
- ✚ **What is a loan modification? When a loan modification may be a good option for me?**
- ✚ **What is a short sale? When a short sale may be a good option for me?**
- ✚ **What is a deed-in-lieu of foreclosure? When a deed-in-lieu may be a good option for me?**
- ✚ **What is the foreclosure process in California?**
 - .What are a notice of default, and a notice of trustee sale?
 - .How much time do I have?
 - .When foreclosure may be a good option for me?
- ✚ **Can bankruptcy protect me from foreclosure? When bankruptcy may be a good option for me?**
- ✚ **What is a deficiency judgment?**
 - .Can a lender get a deficiency judgment after a short sale?
 - .What about after a foreclosure?
 - .How to avoid or minimize your liabilities?
 - .Few words about the law.
- ✚ **What are the tax ramifications after a short sale or a foreclosure?**
- ✚ **What about my credits? How can any of these options affect my credits?**
- ✚ **What are the things a lender looks at in evaluating a homeowner's financial hardship?**
- ✚ **What are the government sponsored programs and how do they work?**
 - ."HAMP" and "HAFA"
 - .What if I don't qualify?
- ✚ **MakingHomeAffordable.gov Videos**
 - .www.MakingHomeAffordable.gov/audio_video.html