



# REAL ESTATE ADVISOR

*by* Paul and Tone Holland

## BEFORE IT'S TOO LATE!

Foreclosure is forcing the sale of many homes, putting homeowners in a very stressful and challenging position. While most people think of real estate agents as mediators between buyers and sellers, realty professionals also work with lenders, who are likewise facing challenges.

Financial giant Freddie Mac commissioned a survey, finding that 58 percent of homeowners who are delinquent in their payments didn't know that lenders offer many ways to help. They also didn't realize that free counseling is available for those facing default.

For instance, did you know that a missed payment could be added to your loan balance? Or that you can extend the term of your mortgage? It will take longer to pay off, but it keeps you in your home.

That's another frequently misunderstood point. Banks really don't want to take your home back - they want YOU to keep it and pay for its maintenance and property taxes and so on. Banks are in the business of lending (and making) money, not in maintaining real estate.

While help offered by lenders and assistance organizations can save four out of five homes from foreclosure, the sad fact is that most homeowners simply don't find that help until it's too late.

Please, protect your investment and your community's property values by availing yourself of the assistance that's freely available. Don't wait another moment.

Paul and Tone Holland are professional consultants, leading a successful real estate team at Keller Williams Realty in Troy, MI. For expert advice on all aspects of buying and selling real estate, give them a call at **(248) 343-0449** or send them an email at **Info@theHollandRealtyGroup.com**.



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