



**ATTENTION HOME OWNERS!  
DON'T USE THE 'F' WORD LIGHTLY!**

**'F' 8 WAYS TO AVOID HOME FORECLOSURE 'F'**

- 1. CALL THE RIGHT PEOPLE: BEFORE OR WHEN YOU GET INTO TROUBLE WITH YOUR HOME LOAN. Our NO-OBLIGATION ATTORNEYS & ACCOUNTANTS CAN HELP YOU!**
- 2. MODIFY YOUR LOAN: DON'T BE FOOLED! THERE ARE NO PRINCIPAL REDUCTIONS. ONLY 5% IN THE U.S. OF ALL LOANS ARE BEING REMODIFIED.**
- 3. REFINANCE YOUR CURRENT LOAN: CAN YOU QUALIFY FOR A NEW LOAN?**
- 4. RENT THE HOME WITH AN EXPERT! KIM HAS 29 YEARS OF SUCCESSFUL RENTAL SERVICES: BUT CAN YOU AFFORD TO LOSE MONEY EVERY MONTH?**
- 5. GIVE BACK YOUR HOME: IN DEED OF LIEU OF FORECLOSURE RATHER THAN WALKING AWAY FROM YOUR OBLIGATION.**
- 6. FILE BANKRUPTCY AND START OVER AGAIN: YOU MAY WAIT UP TO 5 YEARS TO GET A NEW HOME LOAN.**
- 7. SHORT SALE-LET OUR TEAM NEGOTIATE WITH THE BANK TO ACCEPT A PRICE BELOW YOUR LOAN AMOUNT: THIS MAY CAUSE FINANCIAL & LEGAL DISASTER FOR YOU IF YOU ARE NOT INFORMED PROPERLY.**
- 8. DON'T THROW THIS LETTER AWAY: IT MAY BE THE MOST IMPORTANT DOCUMENT THAT YOU AND YOUR FAMILY EVER READ!**

**1<sup>ST</sup> TIME HOME BUYERS & CURRENT HOMEOWNERS  
EARN UP TO \$8,000 IN OBAMA MONEY/OBAMA CASH\***

\* some restrictions apply

**ASK ME ABOUT SHORT SALES!**

**I AM A CERTIFIED DISTRESSED PROPERTY EXPERT (CDPE)  
LET ME HELP YOU! AFTER YOU SPEAK WITH AN ATTORNEY & ACCOUNTANT.**



**CALL KIM BONGIORNO SAVE YOUR CREDIT!**

**24/7 1-888-670-8848 ID#1079**

**[www.quickhomesellingteam.com](http://www.quickhomesellingteam.com)**



**\*\*\*\*\*ACT NOW! CALL 480.488.8840\*\*\*\*\***

**[www.KimBongiorno.com](http://www.KimBongiorno.com)**

**Buyers Information Service**

**SPECIALIZING IN: SHORT SALES LISTINGS & SALES, HUD HOMES, PRE-FORECLOSURES, BANK FORECLOSURES, REO'S, AND BUILDER'S NIGHTMARES.**

**IMPORTANT NOTICE:** BUYER'S INFORMATION SERVICE is not associated with the government and our service is not approved by the government or your lender. Even if you accept this offer and use our services, your lender may not agree to change your loan. "If you stop paying your mortgage, you could lose your home and damage your credit rating".

