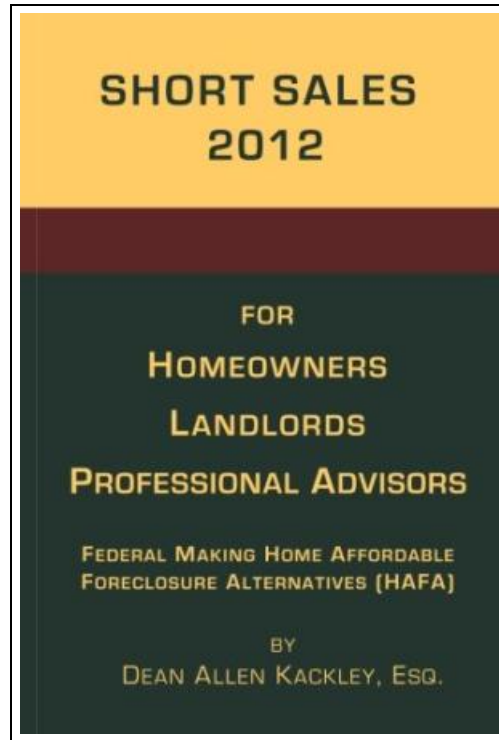


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Createspace, United States, 2012. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.Everything changed on June 1, 2012. Short sales dominate many residential real estate markets, and now the federal government program (HAFA) will dominate short sales at every major lender. Short Sales 2012 is the consumer s version of the federal Making Home Affordable Foreclosure Alternatives (HAFA) short sale program, and includes all revisions effective June 1, 2012. Underwater sellers and their agents must understand HAFA or risk delays, lost incentive payments, and possible foreclosure. Even buyers and their agents need to understand the specialized world of short sales. Short Sales 2012 explains how HAFA works, and how to make it work to your benefit. It translates technical guidelines written for lenders into plain English. It s a quick and easy resource, and includes a preview of all the HAFA forms. Anybody who depends on closing a short sale - underwater homeowners and landlords, buyers looking for an advantage in today s market, and real estate professionals trying to stay current - you need this book. Get a copy for yourself, your client, or your real estate agent. The author is an attorney and real estate broker, who deals everyday with loss mitigation departments of all major mortgage servicers. A graduate of Yale University, he writes with clarity, authority and insight that are rare for this kind of book.



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