

5 Reasons to Avoid Foreclosure

Help Save a Friend

- 1** The homeowner will always have to disclose they have had a foreclosure on any mortgage application.
- 2** Credit scores will be lowered by 300+ points affecting the ability to get a car, apartment, credit cards, etc.
- 3** A foreclosure is the one credit report item that is almost impossible to be “repaired.”
- 4** Military and government security clearance could be at risk with foreclosure.
- 5** Many employers run credit checks on prospective employees and foreclosure is one of the top items that will put a potential new hire in jeopardy.

Realtors with the CDPE Designation have completed extensive training in foreclosure avoidance, with particular emphasis on short sales.



CERTIFIED DISTRESSED
PROPERTY EXPERT®



8990 St. Rt. 785
Hillsboro, OH 45133
937-393-7222



Know Someone
Who Could Be
Facing Foreclosure?
(we may have a solution for you)

Call Today & Let Us
Be Your Advocate...
Jeff Dickey, CRS
Pre-Foreclosure Specialist

Don't Let Time Run Out!

There is a huge difference between
life after foreclosure and life
without foreclosure!



This real estate market
has caused
unbearable stress and
heartache.

As a Certified Distressed
Property Expert
and Realtor,
I can give you the expertise
necessary
to save your credit,
relieve the uncertainty
and most of all,
help your family.

Call me and
Let's get started
To the path of recovery.

937-393-7222

Jeff@TheDickeyGroup.com

www.TheDickeyGroup.com



**Jeff Dickey, CRS
Pre-Foreclosure Specialist**

"We thank The Dickey Group for all the hard work on our short sale. Everyone was excellent and went beyond their limits. It was a very hard and emotional process for us. Jeff and staff... You are the best and we will recommend your office to everyone we know!"

John & Karen Legge

We're Here to Help

- **Approximately 50+ families** have been rescued from foreclosure and **5 additional families** in process.
- Our primary goal is to **keep you in your home**, if that is your desire.
- Professional services are offered at **no expense** to you. (Your lender pays our fee.)

**Did you know that foreclosure
is not the only option?**

Do not let it happen to you...

Did you know?

- Banks prefer to do a short sale over a foreclosure.
- Banks are not in the business of owning property and do not want to foreclose on you.
- Short sales do not negatively impact your credit as much as a foreclosure would.

In today's market hiring a professional is more important than ever.

Call today for a **FREE**
confidential,
no obligation consultation.