

# Dickey trained in foreclosure avoidance

Jeff Dickey of The Dickey Group Inc., Realtors in Hillsboro has earned the prestigious Certified Distressed Property Expert® (CDPE) designation, having completed extensive training in foreclosure avoidance, with a particular emphasis on short sales. At a time when millions of homeowners are struggling with the possibility of foreclosure, the skills and education accumulated by Jeff will help benefit Highland County-area residents plus surrounding communities and northern Adams County.

Short sales allow the distressed homeowner to repay the mortgage at the price that the

home sells for, even if it is lower than what is owed on the property. With plummeting property values, this can save many people from foreclosure and even bankruptcy. More and more lenders are willing to consider short sales because they are much less costly than foreclosures.

Today, more than 13 percent of homeowners are delinquent on their mortgage or in the foreclosure process. This is occurring across all price ranges and families of all income levels.

"The CDPE designation has been invaluable as I work with homeowners and lenders on complicated short sales," said Jeff. "It is rewarding to be able to help

families save their homes from foreclosure."

Alex Charfen, co-founder and CEO of the Distressed Property Institute in Austin, Texas, said that agents such as Jeff Dickey with the CDPE Designation have valuable perspective on the market, and training in short sales that can offer homeowners real alternatives to foreclosure, which can be devastating to credit ratings.

"These experts better understand market conditions than the average agent, and can help sellers through the complications of foreclosure avoidance," he said.

The Distressed Property Institute provides courses to train

real estate professionals how to help homeowners in distress, with a particular emphasis on handling short sales.

"Our goal is to help as many homeowners as possible, by educating as many real estate professionals as possible," Charfen said. "Jeff Dickey has demonstrated a commitment to the struggling homeowners, and will provide much-needed assistance in stabilizing the community."

Jeff Dickey can be reached at The Dickey Group Inc., Realtors at (937) 393-7222 or online at [www.TheDickeyGroup.com](http://www.TheDickeyGroup.com) and for more information about the CDPE Designation, visit [www.cdpe.com](http://www.cdpe.com).