

# MASCIA LAW FIRM

## Exceptions to the No-cost Short Sale

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# Introduction

- We understand your business – You understand ours
- Free short sales – but no free lunch
- Some deals are “hairy” and have problems
- Some clients want to pay for a fee based service
- Most clients are free
- No need for realtors to present options/pricing to client

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# Exceptions to the Free Short Sale

- PMI
- Three mortgages
- Tax Liens
- Imminent Foreclosure Judgment or Hearing
- Lender Blacklist
- Commercial Loans
- Past 8 months on HOA
- Abnormal junior liens
- Under \$75,000
- No seller's concession

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# Other Services Clients May Want That Require a Fee

- Pre-Foreclosure Defense
- Asset Protection
- Tax Liens
- HOA Negotiations
- Financial Restructuring
- Foreclosure Defense
- Commercial Loans
- Unsecured Debts

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