## The Discreet Short Sale

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If you or someone you care about is falling behind on your mortgage and owes more on your home than it is worth in today's market, you are not alone.

70% of all home owners never attempt to avoid foreclosure by listing their home as a short sale. Foreclosure is NOT your only option! Chantel Ray Real Estate specializes in the <u>discreet short sale</u>. It's what we know; it's what we're great at.

Whatever it is, your reason for short selling your home is just that- Yours. At Chantel Ray Real Estate we believe that a short sale is between you, your mortgage lender, and your real estate professional. So we work to ensure that your short sale process is as unobtrusive as you want it to be.

Our short sales can be as modest as you want them to be. We offer marketing options tailored to your preferences. For example, you can choose to not post a sign in your yard, or to not have "short sale" listed on any marketing materials.

Short sales are quite different, and often, far more challenging than typical home sales. In addition to the normal work involved with listing, marketing, and selling a home, the short sale also involves negotiating with your mortgage lender to accept the terms of the short sale agreement.

Chantel Ray Real Estate has a full time Certified Negotiation Expert on staff that is uniquely positioned to get your short sale approved on the best possible terms.

Our goal is to make the adjustment out of your home and your mortgage payments as smooth as possible.

Think about it this way, you wouldn't hire a pediatrician to do open heart surgery, so don't hire a mediocre agent to sell your home!

More help is available for financially distressed homeowners than ever before. The time to contact me about getting on the path toward financial stability is NOW!

http://www.chantelrayteam.com/Short-Sale-Virginia-Beach.

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