



# Home Selling Guide

# HB Property Solutions, LLC

## Real Estate Solutions Company

HB Property Solutions is Central New York's premier real estate solutions company located in Fulton, New York. The company specializes in solving complicated real estate matters for people throughout the state. Since its inception, the company has helped hundreds of homeowners find



solutions to their complicated real estate problems. Whether the homeowner is looking to stay in the home or sell, we can provide a quick and easy solution. The company specializes in foreclosure

avoidance and is the foremost expert in this arena. We can help stop the foreclosure and avoid bankruptcy in most scenarios. We work with each homeowner individually and explore all possible options.

Additionally, the company has helped numerous families achieve the dream of home ownership through its first time home buyer educational program and credit repair program. HB Property Solutions is proud to be part of the area's renaissance and we aspire to continue contributing to the economic rejuvenation of New York.

HB Property Solutions is a member of the Better Business Bureau and has been an integral part of the community for years. We can provide numerous references from past clients upon request. Call us today and we can discuss your options! (315) 887-4300

### Real Estate Specialties

**Foreclosure Avoidance**

**Debt Removal or Renegotiation**

**Refinancing Homes in Foreclosure**

**Sell your Property without Realtor Commissions**

**Title Issues**

**Relocation Assistance**

**Vacant Properties**

**Environmental or Structural Problems**

**Apartment & House Rental Specialists**

**Bankruptcy**

**Overleveraged Properties**

**Judgments or Outside Liens**

**Credit Repair**

**First Time Homebuyer Programs**

### **Purchase Programs**

In many instances, it may be in your best interest to sell. If you are struggling to make the mortgage payment each month, you may need want to find a more affordable situation. Likewise, do not risk losing valuable equity to a pending foreclosure by not taking action. We can purchase your home directly from you and there are no hefty realtor commissions you will have to pay. We can also close very quickly or on your timeline, whatever you prefer. Call us today and we can make you an offer in less than 24 hours! We can be reached at (315) 887-4300

### **Mortgage Refinance Programs**

If saving your home is your goal, we can help! We work with many national lenders who specialize in refinancing homeowners who are behind on payments. Most mortgage companies will shy away from borrowers with tarnished credit, but not the lenders we work with. We will work diligently to find the best loan product for you. If this program interests you, please speak with us today at (315) 887-4300 because the longer you delay the more difficult it will be to qualify!



### **Loan Modification Programs**

A “Loan Modification Program” is a special program designed to help homeowners who had a previous hardship get back on track with their mortgage. We will work directly with you and your lender to help you qualify, however you must have recovered from that hardship, and be able to make your mortgage payments again. Often times the lender will require some sort of partial payment before they will consider a loan modification program. The relationships we have built with many banks will help you immensely during this process.

### **Short Sale Programs**

With today’s declining real estate market it can be very difficult for some homeowners to sell their property. If you are overleveraged you may be tempted to just walk away, however this is not in your best interest. There are serious consequences if you let the home go to foreclosure. If this is a scenario you are currently experiencing you must understand you have options. We are very successful at negotiating debt with banks and can often times purchase your property directly from you thus saving you from a foreclosure.

### **Credit Repair Programs**

Whether you are looking to repair your credit from an unfortunate financial event or improve your credit score in order to purchase another home in the future our network of credit repair specialists can produce results quickly. We can provide educational materials, step by step instruction, and professional credit coaching throughout the course of a year to help you right to ship and get back on track.

## Homeowner Relocation Programs

We realize the challenges homeowners face when selling their property. That is why HB Property Solutions created the Homeowner Relocation Program run by <<investor name>>. <<investor name>> will work hand in hand with you to locate another home or an apartment depending on your needs. <<he/she>> can also arrange for movers if this is something you desire. We know selling a home can be stressful and believe in going the extra mile for our customers. Please inquire about the program and let us help you with your transition.

## Company Testimonials

*“Being in the mortgage business I know how complicated home transactions can be and that is why I have been so impressed with the way you does business. I have seen them solve some of the most difficult real estate problems that other investors and real estate professionals would not touch. They are extremely professional and most importantly do what they promise. If you are looking to refinance, sell, or buy a home I would deal with them first!”*

- Tom Wicker, Mortgage Broker

*“I had a very complicated Real Estate problem whereby I owed much more than my house was worth and as a result could not sell my property. You actually negotiated my debt down with my mortgage company and were able to purchase my house thus saving me from foreclosure.”*

- Chris C. , Home Seller

*“I can not thank your company enough for helping me solve my real estate problems. I was behind on my mortgage and need someone to close quickly. The company actually made up all of my back payments and continued to pay my mortgage which has helped me re-establish my credit. I can not thank you enough.”*

- Jennifer L. Home Seller



*“As a Real Estate attorney I deal with many difficult real estate closings and I have been extremely impressed with the way you have helped solve many of my client’s real estate problems. I extend my sincere gratitude to your company for your professionalism during our ongoing professional relationship.”*

- Francis Lieto, Attorney

*“Thank you very much for everything. Your company was very professional and you did everything you said you were going to.”*

- Nicole Wade, Home Seller

# ***Frequently Asked Questions***

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## **How does the process work to sell my house?**

Once you have completed the Property Information Form, one of our real estate solutions specialists will contact you shortly (usually within 24 hours). In some situations, we will need to gather additional information. We will research your property and discuss all the details with you. We may be able to make you an offer right over the phone, or in most cases we will schedule a time with you to view the property and make you an offer!

## **What sort of houses do you buy?**

We buy houses in any condition, in any area, in any price range, in any situation! We will buy your house as-is, you don't need to do ANY repairs!

## **What do you mean "any condition, area, price range, or situation"?**

Whether your house is in foreclosure, over-leveraged, condemned, has liens or health department violations, not maintained, fire damaged, or about to fall down WE CAN BUY IT!

## **Are you REALTORS™?**

HB Property Solutions, LLC is a real estate investment and solution company. We are property acquisition specialists that buy houses; we want to BUY your home. There is never a charge or a commission when we buy your property! However if listing your property is the best solution then we can and will connect you with a recommended licensed agent.

## **What will your service cost me?**

Nothing! We don't charge any fees to discuss your situation, make you an offer or to buy your home.

## **Am I under any obligation to sell my home if I fill out your Property Information Form?**

No! There is no obligation on your side! We will simply review the information, make you an offer, and you choose to accept or reject it, totally your choice!

## **Is my information kept confidential?**

**ABSOLUTELY 100%!** Your privacy is of the utmost importance to us. Any information you provide is completely confidential! If you want to deal with a reliable, reputable company who will treat you with professionalism, understanding, and respect – YOU HAVE COME TO THE RIGHT PLACE!

## **If I know of another property your company may want to buy, do you pay a referral fee?**

**YES!** Maybe there is a vacant house on your street or you know someone who needs and wants to sell their home, please refer them to us! Better yet, provide us their information and we will do all the research and make an offer. In some cases we will pay you up to \$1,000 for a referral! Contact us directly to discuss the terms.

## **What if I am behind on my payments, in foreclosure or bankruptcy? Are you still able to help?**

HB Property Solutions, LLC is a professional real estate solutions company with years of experience in solving these of difficult situations. Please contact us for a confidential consultation.