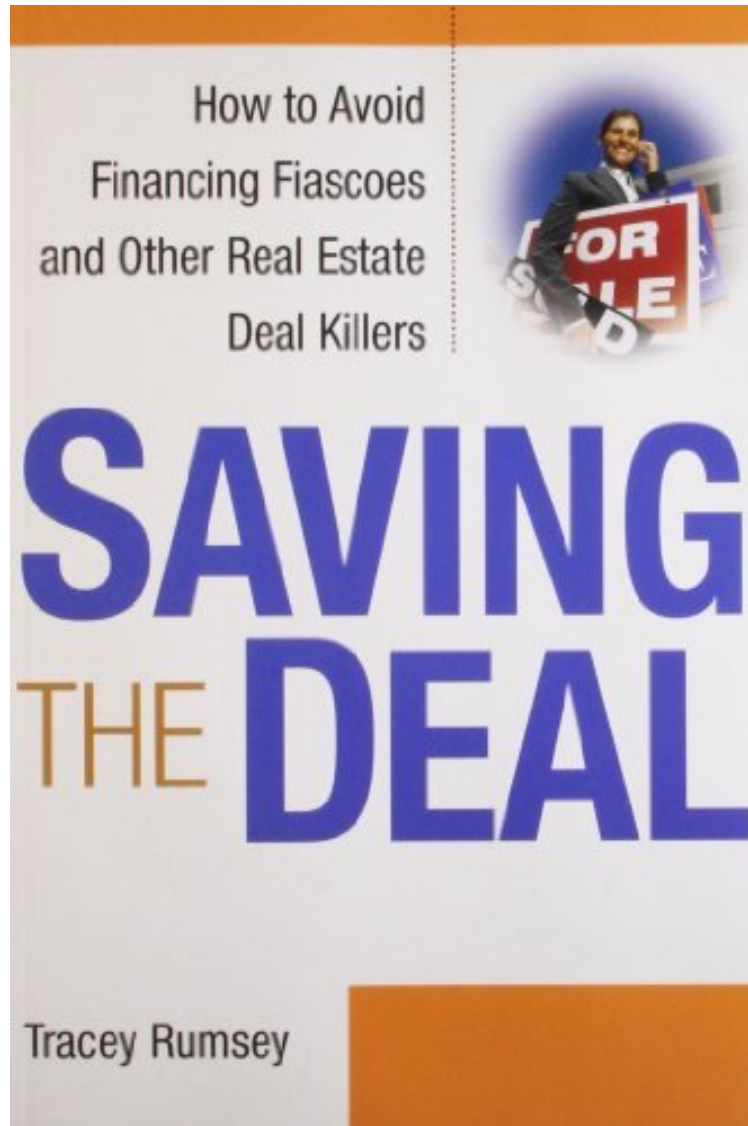


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Saving the Deal: How to Avoid Financing Fiascoes and Other Real Estate Deal Killers

Tracey Rumsey

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In a perfect world, real estate agents would work only with prospective home buyers who have preapproved financing, and sellers who are fully aware of their property's title status. In reality, Realtors can do everything right to get listings, present houses, and make deals ...only to have them fall through at the last minute. "Saving the Deal" gives readers proactive tips and valuable advice that will help save them the pain and heartache - not to mention the cost - that comes from losing a deal. Using real-life examples, the book goes beyond the basics to offer real estate professionals practical advice on preventing deal-killing situations involving judgments and liens, mortgage issues, divorce problems, home inspections, contract difficulties, loan approvals, and many others. Readers will find effective strategies for handling each one, with tips on how to see them coming in the first place and heading them off at the pass. This is the one book anyone in real estate needs to have on hand.

"Shersquo;s blunt, but with a humorous touch that helps you grasp the information and appreciate that shersquo;s been in the situation shersquo;s presentinghellip; Shersquo;s just a real estate professional who has learned from her own mistakes and wants to share that experience in a quick, casual, easy-to-follow wayhellip; Although the book is geared toward professionals, a potential home buyer or seller may want to pick it up to gain some basic knowledge about the business as well as their own ounce of prevention.rdquo; --Newsday Idquo;Saving the Dealhellip; was written to help real estate professionals make successful sales. But the information and advice presented by the author, often using real life examples, can also make consumers more savvy homebuyers.rdquo; --The Plain Dealer "Herersquo;s a book for Realtors that offers practical tips and advice to avoid losing that deal you worked so hard to achieve." --REM (Canada) From the Back Cover As a real estate professional, you probably realize that no matter how careful you are and no matter what lengths you go to, some deals just seem to "go sour" at the last minute. But is it really just a matter of luck? Is there anything you can do to save yourself and your clients the pain and heartache-not to mention the cost-of a transaction falling through? Using real-life examples, Saving the Deal gives you everything you need to help you cut common-and even not-so-common-problems off at the pass. The book goes beyond the basics, teaching you how to spot "deal-killing" factors before they spin out of control, including situations involving judgments and liens, mortgage issues, divorce problems, home inspections, contract difficulties, loan approvals, and many others. You'll find out how to: solve, avoid, or handle tricky title complications bull; prepare "sour-proof" net sheets bull; accurately evaluate a potential buyer through analysis of their preapproval letter bull; spot problems involving dates and deadlines bull; understand the impact that elements such as marital status and bankruptcy have on mortgage loan approval bull; help your clients using FHA loans bull; get a handle on Homeowner's Associations bull; operate in the tricky terrain of HUD homes and VA loans bull; use preventative measures to better prepare a property and your seller for the reality of inspection day In a perfect world, real estate agents would work only with prospective home buyers who have preapproved financing, sellers who are fully aware of their property's title status, and contracts with every detail neatly worked out in advance. But no matter what comes up in the real world, Saving the Deal gives you solid strategies that will help ensure you see each deal through to completion. Tracey Rumsey is a Mortgage and Real Estate Continuing Education instructor licensed with the Utah Division of Real Estate. She has more than 10 years' experience as a mortgage loan officer, and serves as chair for the Utah Mortgage Lender's Association Education Committee, where she selects and develops curriculum for their education conferences. She lives in Kaysville, Utah. About the Author Tracey Rumsey (Kaysville, UT) is a Mortgage and Real Estate Continuing Education instructor for the Utah Division of Real Estate. She has more than 10 years' experience as a mortgage loan officer, and serves as chair for the Utah Mortgage Lender's Association Education Committee, where she selects and develops curriculum for their education conferences.