

# Short Sales & Foreclosures:

Find the Opportunity

“Hello, I’m your SFR®.”



For more information on the SFR® certification,  
visit [RealtorSFR.org](http://RealtorSFR.org) or email [SFR@realtors.org](mailto:SFR@realtors.org).



Today's real estate market is dynamic. Through short sales and foreclosure properties, sellers and buyers have additional opportunities to **sell or purchase homes that are a great value.**

REALTORS® who have earned the SFR® certification have the necessary knowledge and tools to maneuver through short sale and foreclosure processes. With their comprehensive training, an SFR® has the ability to represent either the seller or buyer during the distressed property transaction and see it through.

By understanding both sides of the distressed property transaction, an SFR® can anticipate the unique needs of clients while reducing any possible risk.



### **Sellers who think they are out of options**

A REALTOR® with the SFR® certification can assist owners in understanding all their options.

#### **By evaluating each individual's situation, the SFR® can:**

- Explain the differences between a short sale and a foreclosure
- Recommend finance, tax, and legal specialists
- Suggest the seller to seek foreclosure avoidance assistance
- Alert homeowners of rescue scams



### **Buyers who are open to unique opportunities**

A REALTOR® with the SFR® certification can guide a buyer through the distressed property transaction.

#### **Through the process, the SFR® will:**

- Describe the differences between a short sale and a foreclosure
- Counsel buyers and reduce risk
- Guide the transaction from start to finish, including closing dates, inspection and appraisal expectations.
- Prepare the buyer for expected time frames for lender approval

### **Why use an SFR®?**

Members of the National Association of REALTORS® who have earned the Short Sales and Foreclosure Resource certification understand distressed property transactions, and everything that is included.

Working with an SFR® takes the stress out of distressed property transactions. We know that selling or buying a home in uncertain times can be scary, but we know how to make it happen. With unexpected opportunities everywhere, now is the time to sell or buy.

**I'm here for you. I'm your SFR®.**