



How to Make Money Buying Pre Foreclosure Properties Before They Hit the County Courthouse Steps: The Complete Guide to Finding and Buying Pre-Foreclosure Properties

Thomas J. Lucier

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Before Thomas J. Lucier wrote the first edition of *How To Make Money Buying Pre-Foreclosure Properties Before They Hit The County Courthouse Steps* in 1989, he was making time consuming and costly mistakes. The mistakes were inevitable; no one had written a book on how to buy pre-foreclosure properties, so Tom had to learn the hard way from his own mistakes and first hand experiences. All of the advice that he received said: "buy property on the county courthouse steps after it has been foreclosed on." But Tom eventually learned to avoid those costly courthouse-bidding wars by buying directly from property owners whose mortgage loans are in default and facing foreclosure. And the book that didn't exist back in 1985, when Tom bought his first pre-foreclosure property, is now in its fourth revised edition.

The newly revised fourth edition of *How To Make Money Buying Pre-Foreclosure Properties Before They Hit The County Courthouse Steps* was released on October 1, 2003, and is comprised of fourteen meaty chapters that are packed chock-full of step-by-step instructions, ready-to-use information and practical, no-nonsense advice. You'll learn:

1. The difference between judicial and non-judicial foreclosure.
2. How the short payoff sale acquisition technique works.
3. How to get subordinate or "junior" lienholders to discount their liens by fifty percent or more.
4. How to use foreclosure notices to find all of the property owners in your county whose loans are in default and facing foreclosure.
5. How to use direct mail to contact property owners whose loans are in default.
6. How to perform due diligence on pre-foreclosure properties.
7. How to quickly verify loan information with foreclosing lenders.
8. How to accurately estimate the current market value of a pre-foreclosure property.
9. How to negotiate with property owners whose loans are in default and facing foreclosure.
10. How to properly prepare your purchase agreements and protect your interests when buying pre-foreclosure properties.
11. How to package, market and resell pre-foreclosure properties for maximum profit.
12. How to do a thorough pre-buy property inspection.
13. What you need to know about your state's foreclosure statute when buying pre-foreclosure properties.

How To Make Money Buying Pre-Foreclosure Properties Before They Hit The County Courthouse Steps has a fourteen-page chapter on the much-ballyhooed short payoff sale acquisition technique. The problem with ninety-nine percent of the short sales hype that's currently being foisted onto an unsuspecting public, by unscrupulous real estate hucksters peddling overpriced courses and boot camp seminars, is that it's based on misinformation, half-truths, distortions and outright lies. And unfortunately, all of this hype has fueled unrealistic expectations on the part of would-be short sale investors, who've been led to believe, that every lender in America will approve a short payoff sale, at the drop of a hat. Tom Lucier gives you the unvarnished truth about short payoff sales, along with detailed, step-by-step instructions on exactly how the short payoff of a mortgage or deed of trust actually works.

How To Make Money Buying Pre-Foreclosure Properties Before They Hit The County Courthouse Steps comes complete with the following ready-to-use worksheets, letters, checklists, notices, forms and agreements:

1. Short payoff sale checklist.
2. Sample notice of lis pendens.
3. Sample notice of default.
4. Loan breach letter.
5. Borrower's letter of authorization to release loan information.
6. Foreclosure lawsuit worksheet.
7. Notice of default worksheet.
8. Due diligence checklist.
9. Property tracking worksheet.
10. Short payoff sale proposal letter.
11. Six sample letters to owners in foreclosure.
12. Loan worksheet.
13. Sample HUD 1 Settlement Statement.
14. Sample Fannie Mae broker's price opinion.
15. Request for mortgage or deed of trust estoppel letter.
16. Subordinate lienholder worksheet.
17. Current market value worksheet.
18. Letter to private mortgage or deed of trust lender.
19. Letter to subordinate lienholders.
20. Thirteen property inspection checklists.
21. Owner interview worksheet.
22. Purchase agreement.
23. Walk-around property inspection checklist.
24. Buyer's closing checklist.
25. Daily repair cost worksheet.
26. Outgoing telephone message.
27. Participating broker agreement.
28. Assignment of purchase agreement.

Contrary to popular belief, you don't need a degree from Harvard Law School in order to make money buying properties directly from owners whose mortgage or deeds of trust loans are in default, and about to be sold on the county courthouse steps at a public foreclosure auction sale. Granted, finding, researching, inspecting, negotiating, buying and reselling pre-foreclosure properties is a lot of hard work. But it can be a very lucrative line of work if you really know what you're doing, are well organized, and have the persistence that's necessary to be a profitable investor.

And, unlike the roving weekend real estate carnies, late-night, cable-TV hucksters, Internet real estate whiz kids, and a certain Harvard Business School graduate posing as a "real estate savant," Tom Lucier doesn't claim to know-it-all, and you'll never hear him promise to make you a pre-foreclosure property millionaire within the next thirty days. The simple fact remains that no real estate investment strategy will work unless you do!

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Audrey Rivas:

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