

### A Short Sale Testimonial

In January of 2011 I transitioned from the Active Duty Air Force into the Air Force Reserves and my family left Las Vegas to begin our new adventure. We had purchased a condominium with the VA Home Loan in June of 2009 and the market continued to fall out from underneath homeowners. Vegas was hit harder than most of the rest of the country and we couldn't justify walking away from the mortgage so we decided to attempt to rent our condo to cover expenses. Awful tenants aside, in June of 2011 we decided to put the property up for short sale. After doing our research we ended up choosing a real estate agency that specialized in short sale transactions to move our property for us. We then contacted our lender who assured us we were eligible and qualified for a short sale. A couple of months moved past and we already had an offer on the place! We were excited to potentially get this accomplished so quickly! Boy, were we wrong. We never heard any updates from our realtor or our lender and getting a hold of them was time consuming and painful. From June of 2011 to September of 2012, we followed protocol and sent in our monthly financial updates to our lender and realtor. We had an offer in place but it seemed like nothing was being done. Needless to say, we were beyond frustrated. Our realty company eventually assigned our property to another "short sale team" and that's when Mr. Jeff Howard with [redacted] took over the sale for us. His dedication and determination were evident from first moment we spoke on the telephone. Jeff laid out a calendar of events for us and personally contacted our lender on our behalf, on a weekly basis. He also gave us a minimum of one weekly status update on the progress being made. His professionalism was appreciated and his guidance was priceless. This was our first time selling a property, and we were a special case because we had used the VA Home Loan, and we were also out of state during the entire process. Right after Jeff took over he contacted our lender and was able to find out that they had "lost" all of our documentation on our request and approval for a short sale. This certainly put a kink in the process and angered my wife and me. After all we had been through and never hearing of any issues from our lender, to find out our lender "lost" all our documentation and approval for a short sale made this whole ordeal turn into a nightmare. There was no wonder why any progress was not being made and no wonder we weren't getting any status updates from them; there wasn't any record of us in their short sale department! Jeff put our reservations at ease and professionally worked his expertise with our lender to expedite a new decision on an approval. A few weeks later we were in the home stretch and gearing up for the closing. Being out of state and with no one available to do some local footwork to get the deal done, Jeff volunteered to take care of some items that needed to be checked off the list. He personally took care of handling the Home Owner's Association resale package on our behalf and also corresponded with the buyers on some final financial requests in an attempt to close the sale. The day finally came! It was time to sign our title documents and finalize the short sale. Working the transaction from over 1300 miles away, I was unable to go to the local title company and sign in person, so Jeff arranged for the documents to be sent to us. Naturally, I had questions and needed guidance to

19 March, 2013

ensure we were signing the documents correctly. Again Jeff was available to walk and talk us through each page. We were ecstatic and relieved the afternoon Jeff called and said, "It's over!"

My wife and I feel very lucky to have Jeff on our team! I don't imagine our successful outcome would have been realized if it weren't for him. If he can take over a transaction during the middle of the process, where the sellers are permanently out of state, and the lenders have no record of an approval for a VA short sale, and *still* get everything taken care of, I know he can work his magic for you. I remember one conversation Jeff and I had where I apologized for the stagnant state of affairs and Jeff confidently chuckled and said, "I chose this line of work and I'm not worried about any obstacle. I will get this done for you!" This statement exemplified Jeff's passion and underlined his ability.

If you are considering short selling your property in the Las Vegas metro, I recommend calling Jeff Howard first. Shoot, call him last if you want to. In the end, it is only your time you are wasting.

G. Wingert

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