



## Adjustable Rate Mortgages (ARM) with No Equity

This campaign is specifically designed to target property owners who have adjustable rate mortgages that are adjusting upwards and DO NOT have any equity. This campaign is designed to aid Members who are targeting short sales, as these homeowners do not have any equity but have much higher mortgage payments in the near future.

### Campaign details include:

#### Market

- Owners of single-family homes who have had adjustable rate mortgages within the last 3 years and a minimum LTV of 75%
- Mailing list provided by SalesTeamLive (at NO additional cost):
  - More than 3 Million prospects nationwide
  - Available by zip code, carrier route, city or county in any quantity
  - Variable loan to value
- Recommended for all market conditions – hot, post-hot, emerging, flat or declining
- Highly effective in changing market conditions

#### Message

- Message written by Richard Roop, known as “The Marketing Consultant for Real Estate Investors”
- Personalized to homeowners
- Explains to the homeowner how to sell ‘quickly and easily at a fair price’.

#### Media

- Direct Marketing using First Class mail
- 8.5” x 11” Yellow Letter

#### Multiple/Months

- Each homeowner receives 6 Yellow Letters over 9 months

#### Money

- Investors should expect to spend from \$1000 to \$1,500 per deal for this campaign. Note: Expenditures necessary to obtain a deal vary depending on local conditions.



### Investor Tip:

The Adjustable Rate Mortgages with No Equity Campaign is a great way for Short Sale aficionados to target homeowners who will very likely go in to pre-foreclosure soon. If Short Sales are your thing, then have at this campaign!

“With the number of ARMs that were issued over the last few years absolutely astronomical, this campaign is really building momentum right now.”

Gary Boomershine