



TCS Foreclosures and Creative Realty Solutions

1-949-242-7961

Loss Mitigation/Foreclosure Avoidance

Put your Financial Future in our hands. If you're among the millions of Americans struggling under the burden of a financial crisis, you should know that **Help is Here.**™

Bad Credit?

Possible foreclosure?

Too much debt?

Unbearable mortgage payments?

Creative Realty Solutions

will help find the best solution for you.

Make Informed Decisions.

We offer several solutions for financially troubled home owners; foreclosure benefits no one.

Loan Modification

The lender agree to adjust the terms of your existing loan to be in line with your financial situation. In some cases, lenders will approve a reduction in the interest rate, the principal, the term, or even a combination of all three.

Short Sales

If no loan modification proposed by CRS is acceptable to the lender, the homeowner faces foreclosure. To avoid this and limit their financial loss (and its affect on their credit rating) the owner may agree to sell the home. At this point, CRS attorneys change tactics on behalf of the client and negotiate the approval of a short sale with the lender.

Short Refinancing

This is where a lender reduces principal and issues a short payoff amount in order to let the home owner refinance elsewhere. The goal here is to negotiate a payment the homeowner can afford. This would allow the homeowner to keep their home and preserve their credit profile.

Deeds in Lieu/Cash for Keys

Under a Deed in Lieu of Foreclosure, the homeowner avoids foreclosure by deeding the home back to the lender in exchange for the release of all obligations under the mortgage. In some cases, if the home is delivered to the lender in good condition the homeowner may receive a cash sum from the lender.

While CRS's attorneys are experts and work as hard as possible to win the most positive outcomes possible for our clients, because of the variability and complexity of each situation, we are unable to guarantee any specific result.



Our dedicated and caring Loan Modification Counselors are trained to...

Listen Carefully

We only hire great listeners. We train them to take the time needed to gain a deep understanding of your history, your current situation, and your future goals.

Communicate Clearly

We want you to be comfortable every step of the way. Your counselor will explain your options and the pros and cons of each one.

Do Things Right

We're focused on creating sustainable solutions. We make sure that the terms of your loan modification fit comfortably within your budget for years to come.

Remain Objective

We're not paid a commission as a result of modifying your loan, so we have no incentive to recommend one alternative over another. We are measured based on crafting solutions that last. If it doesn't work for you, it won't work for us either.

Why CRS works so hard for you.

Nobody really wins in a foreclosure. The homeowner suffers the loss of their home and their credit rating is damaged. The lender ends up holding an asset that may sit vacant for a long period of time and may not recoup the money they have loaned.

At CRS, we understand the impact of these penalties on all parties. That's why mitigating the losses is very important to us and, using every technique we've mastered in our years of experience, we work as hard as possible to help avoid them.