**What is a Certified Distressed Property Expert?**

**Certified Distressed Property Experts are real estate agents who are trained to help homeowners facing mortgage-payment hardship in today’s market. A CDPE’s primary focus isn’t on completing a real estate transaction. It’s on finding the best solution to an individual homeowner’s unique situation. Among the options a CDPE is trained to assist with are short sales, deeds-in-lieu, mortgage modifications, forbearance, refinances, reinstatements, or, if unavoidable, the foreclosure process.\***

**Many homeowners face the threat and reality of foreclosure without ever attempting to secure professional assistance. That’s unfortunate, because a well-informed, licensed real estate professional such as a CDPE has the tools needed to find solutions. CDPEs can’t keep everybody in their homes or protect everybody from the credit impact of foreclosure. But if either option is anywhere within reach, a CDPE is far better prepared than most to achieve one of those ends.**

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**\*No tax, legal or financial-planning guidance is offered. Clients are encouraged to obtain such guidance from qualified professionals. CDPE guidance is limited to market analysis, creation and execution of marketing strategies – and smooth navigation of lender documentation requirements**