



PARABLE

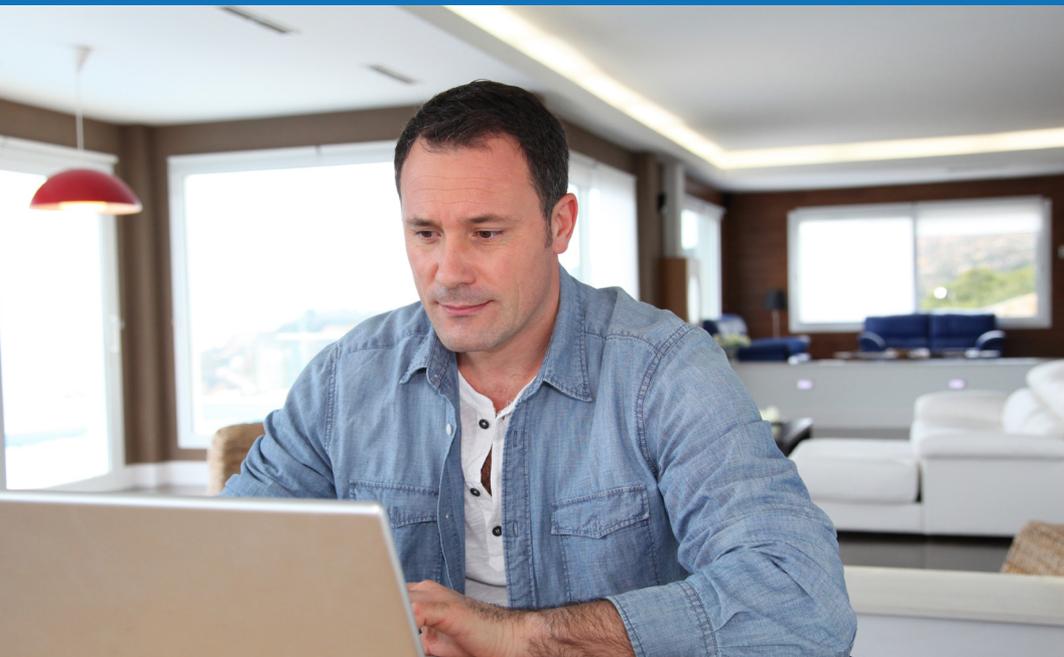
How The Problem Property Solution
Can Change Your Life



A TALE OF TWO PEOPLE

Meet Larry

Confused, frustrated and tired. He's tired of having to worry about money. He's frustrated because he can't seem to get ahead, or even caught up. He's confused because the bank has filed a lawsuit against him, and he doesn't know what to do. His life wasn't always like this. Larry remembers when it happened. That was when his boss came to him and told him they were cutting back on his hours, but not to worry, because it would only be temporary.



It can be many things: unemployment, illness, disability, the death of a loved one. IT is anything that reduces or stops the flow of money into our checkbooks. For Larry, IT was a temporary reduction in his pay, and he could not recover.

Larry is married and has three kids. Kids need to eat. Kids need shoes. Kids need clothes. His wife always worries. The smallest things seem to bother him. Extremely anxious, Larry feels like he's the only one in the world going through this. All of his friends...They must be fine.

Larry doesn't think that he is achieving his full potential. He worries about what his wife and kids think of him. Moreover, he has to take harassing phone calls and disrespect from people he doesn't know. He wants to start enjoying life again. He doesn't

want his life to be about just getting by, or slowly sinking.

In spite of all these worries, Larry is hopeful that an end to this misery is near at hand. He knows he has paid his dues, but wonders when this will be over. A know-it-all friend told him the definition of insanity is "doing the same thing over and over again, but expecting a different result." Larry knew his friend was right, he had to do something different.

Larry finds comfort in familiar things; he still wears his old warm-ups from when he was the captain of his high school soccer team. He sometimes thinks that if he does nothing his problems will go away; however, Larry does not want to pull an ostrich maneuver and stick his head in the sand anymore. He knows that by doing nothing his problems will get worse.

Foreclosures are at an all time high. They are reaching epidemic proportions, and they are happening by the thousands in many counties across the country.





A TALE OF TWO PEOPLE

Meet Brooke

Happy, excited and confident. Brooke is happy because although she faced the same challenges that face Larry, she is building a new life. Brooke can now think about her problems with clarity and find solutions to solve them. When she goes to Target she does not have to look at all the price tags and tell herself she can't afford anything.





A divorce once had Brooke confused and frustrated, her husband left her and hadn't paid a dime in child support for over two years. Brooke could no longer afford to maintain the house her son was growing up in and without the child support, she couldn't afford the payments. When she fell behind things only got worse. She came to fear the telephone. Both demeaning and threatening, the calls she received were giving her fits. So she quit answering the phone. Her son's grades were suffering, and she never got the call from the principal about an "emergency" meeting for her son's benefit. She felt as if she were going downhill and fast.

Not so fast. Brooke began to confront issues and make tough decisions. She talked to friends. For her the night IT happened - she decided to get rid of the house and get a fresh start. The house was a major part of her stress; if the bank were going to attempt to repossess the house, she could at least

salvage any possible financial gain and sell it. She made the right decision. Brooke talked to a few realtors and they told her that although she did not have much equity, they could sell it. But they had no such luck. She needed to work with someone she could trust, someone who was going to get the job done. She did not want another headache. Brooke needed an expert.

She found one. Brooke could breathe again. They even helped her move and paid off some old bills that were following her around.

For her IT was when she got the postcard in the mail about The Problem Property Solution.



What was this? Maybe another shark? Someone who wanted to take what wasn't theirs, right? Wrong. While unfamiliar with this approach, Brooke found hope. They talked about the *Ceiling of Uncertainty*, and how it was an invisible, almost glass-like ceiling that most people could not break. The problems Brooke faced were far from abnormal. This simple process had helped thousands of people.

Her life quit controlling her, she started controlling her life. Brooke remembers the *Positive Results Conversation* as a time when she finally felt heard. They shared with her how much bad advice was going around and called this The *Misinformation Trap*. If she were not careful, she could fall in face first. They helped her smash through the Ceiling of Uncertainty, and this is when Brooke remembers the pain began to ease. She felt her mind stop racing and slowly unclutter. It was the beginning of something different. Something better. Something she could get used to.

They created the *Hope Filled Future Blueprint*. It sounded weird, but became almost as comforting as an old blanket. She used to read about ideas for goal setting, but she never paid attention. Boy, was she wrong. They asked her about her needs, her wishes, her feelings. They cared. They created a roadmap to her future, one brimming with hope, excitement and clarity. They explained that it would be challenging with much to accomplish. They had to get started.

Using their *Loss Mitigation/Workout Process* they worked to get the fees and costs associated with the foreclosure waived and to purchase the house at a price they all agreed on. They told her they had a good chance to make this work, but were never 100% successful. Sometimes the lender just would not budge. They explained to Brooke the likely scenarios that she faced.

The Current Expectations Review was an important part of the process because nothing happens overnight. She needed effective communication since she had never been through something like this before. Once they heard back from the bank, they told her they needed to talk. They did. It wasn't going to work perfectly, but it was still going to work. They told the truth, and made it happen.

They explained what the Fresh Start Formula was all about. They helped wipe the slate clean, assisted with the move, and paid off some old debts. Not once did they charge her a fee. They stopped the foreclosure. Finally they helped Brooke see beyond the present and into the future.



BROOKE IS *HAPPY* BECAUSE

- She is doing what she loves
- She is spending time with her family and friends
- She can afford her bills
- She enjoys where she lives
- She has time and money for vacations
- She exercises and is mentally strong
- She feels little stress
- She has a savings account

WHO ARE YOU?

- **Are you frustrated like Larry?**
- **Are you happy like Brooke?**

Don't let life control you - take control of your life. It is a simple decision, but it can have a profound impact on your future.

