

**FOR IMMEDIATE RELEASE:**

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**Kathy Toth and Team of Keller Williams Realty Urges Delinquent Borrowers to Seek Alternatives to Foreclosure**

For the 6.3 million homeowners in the United States who are burdened by the stress of being behind on their mortgage payments, the holidays represent a particularly stressful time, observed Toth of Keller Williams Ann Arbor Market Center.

Noting that the fear of foreclosure tends to cause many homeowners to go into denial or become frozen into inaction, Toth has launched a campaign at the outset of the holiday season to remind homeowners that they are not alone. A Certified Distressed Property Expert (CDPE), Kathy Toth is tapped into foreclosure avoidance alternatives, is adept in negotiating with major banks. In addition Toth is on top of the full range of schemes that scam artists have come up with to take advantage of homeowners who are in search of solutions to an impending foreclosure.

“For financially strapped homeowners, the gift of a fresh start could be the greatest gift that they could offer their family in the New Year,” Toth said.

“Contrary to popular belief,” Toth said, “banks truly do not want to foreclose on your home and add another property to their balance sheets.” And even though more and better foreclosure options are available now than ever before, the distressed properties landscape is complicated and full of pitfalls. The most important step that a homeowner can take toward finding a solution is aligning themselves with trained professional who have the expertise and the commitment to help, like her distressed home owner division.

For a copy of the free report, “*Mortgage Payments Weighing You Down*,” that Toth has prepared to provide distressed property owners with an overview of their options and what they need to watch out for, go to [www.AnnArborShortSale.com](http://www.AnnArborShortSale.com).

For more information about the CDPE Designation, visit [www.CDPE.com](http://www.CDPE.com).

Kathy Toth of Keller Williams has been serving the Ann Arbor Area real estate market since 1989 and works with a team of professionals, ranked among the top one percent of REALTORS nationally. To experience their website and to learn more about the team, please visit [www.KathyToth.com](http://www.KathyToth.com), email [info@kathytoth.com](mailto:info@kathytoth.com), or stop into their office at 3134 Baker Road, Dexter, Michigan.

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