

American Home Savers

FORECLOSURE GUIDE



A Foreclosure
Avoidance Company

Who Is American Home Savers?



Important Facts About AHSOFVA

- #1 Foreclosure Avoidance Company in Virginia
- Over **1000** homes saved from foreclosure
- Ability to bring your mortgage current and close in as little as 3 days
- All information is kept private and secure

American Home Savers is your trusted **foreclosure solutions** company in **Hampton Roads**. With over **37 years of experience** and more than **1,000 homes saved**, founder **Jo Pascarella** leads a team dedicated to navigating your unique **real estate challenges**.

As a **woman, veteran, and locally owned** company, we are deeply connected to the community and understand the struggles our neighbors face. Our extensive **real estate knowledge, network of resources, and years of expertise** allow us to assist homeowners with a wide range of issues.

“Our common goal is to beat the bank and save your home. Whether it's bringing your mortgage current or stopping lawyers and bankers from taking your home, we provide fast and hassle-free solutions to give you peace of mind.” - Jo Pascarella, CEO

Mission Statement

At **American Home Savers**, our mission is to provide assistance to homeowners facing foreclosure by offering customized solutions to prevent their homes from being auctioned. Making the right choice can mean the difference between stability for you and your family or facing uncertainty.

Company Leadership & Team

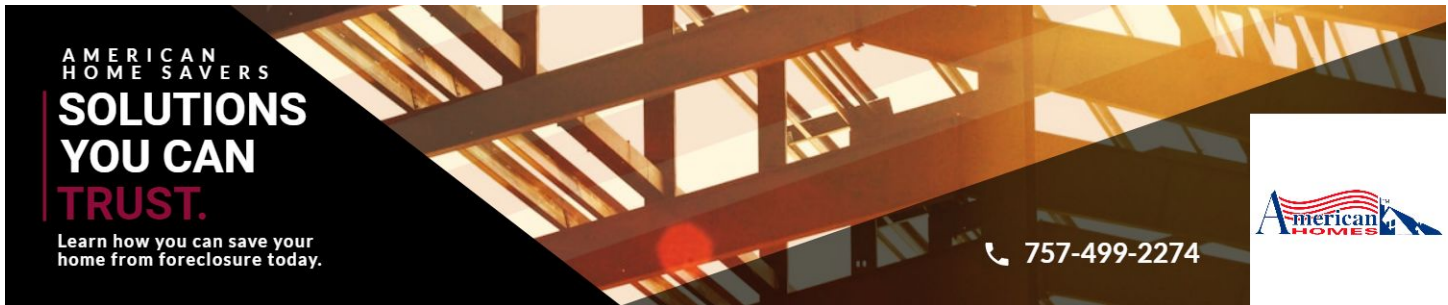
At **American Home Savers**, our team is highly motivated, knowledgeable, ethical, and resourceful. We are qualified to handle any real estate transaction. Our dedicated staff is committed to helping people with their real estate needs and getting the job done. We ensure you are fully informed to make the best decision possible.

SAVING YOUR HOME!

Our real estate specialties include:

- Foreclosure Avoidance
- Negotiations with banks/lawyers
- Debt Removal or Renegotiation
- Solving Title Issues
- Loan modification
- Rent back or Relocation Assistance
- Fixing Houses in Major Disrepair
- Bankruptcy
- Overleveraged Properties
- Clearing up Judgments or Outside Liens
- Credit Repair
- Selling Your Property Without Realtor Commissions
- Environmental or Structural Problems

What Programs Do We Offer?



American Home Savers Foreclosure Rescue & Renewal Program

- Our investors can bring your payments current and rent your home back to you, giving you the time needed to get back on your feet. This option allows you to stay in your home and avoid foreclosure.

Cash offer program

- We can purchase your home directly from you, eliminating the need for realtor commissions. We buy homes "AS-IS", meaning you won't have to make any repairs. We understand the importance of timing, offering a fast and easy closing.

Loan modification program

- We can work directly with you and your lender to help you qualify. However, you must have recovered from the hardship and be able to make your mortgage payments again. The relationships we've built with many banks will help you immensely during this process.

Short sale program

- You may be over-leveraged and tempted to walk away from the home. However, there are serious consequences if your home goes into foreclosure. We are successful at negotiating debt with banks and can often purchase the property directly from you, saving you from foreclosure.

List the property program

- While we own a real estate brokerage, our primary focus is on revitalizing neighborhoods. If your home is located in an area where our firm does not specialize in finding retail buyers, we are happy to refer you to the right Realtor for your area.

What Is Our Process?



1

Select a Home Savers program

Read our programs and find the perfect solution for you. Our professional team is here to help you every step of the way.

2

Schedule your FREE consultation

Now is the best time to call and book your free, no-obligation consultation. We're available 7 days a week and guarantee a call-back within 24 hours.

3

Allow us to Save Your Home!

American Home Savers has an entire team of professionals ready and able to help you with your home. Once you are ready, we will work quickly to save your home and communicate with you every step of the way.

What Do Our Previous Projects Look Like?

“Mrs. Jo Pascarella and her team went above and beyond in assisting me with my home. American Home Savers is amazing. They were professional and treated me with the utmost respect. I sold my house with no hassles and she kept me informed. I am truly grateful to Ms. Jo and her team.”
- Prentice B.



1. Military Family's Fresh Start

- Military owners struggled with tenants not paying rent for 4 years.
- Home in disrepair; owners faced financial conflict and wanted to sell.
- AHS bought the property, providing the owners with a fresh start.
- Owners now happily settled in a new home, thanks to AHS.

2. Public Auction Rescue

- Owners faced imminent home loss at a public auction.
- American Home Savers intervened with a financial relief plan.
- Wired funds to the bank just 1 hour before the sale.
- Homeowners, once told it was too late, gained a lifelong ally.



3. Last-Minute Foreclosure Halt

- Family's home faced foreclosure with \$40,000 in back payments.
- Bank refused repayment plan; home advertised for auction.
- On the sale day, AHS halted the process with a certified check.
- Despite bank resistance, the home was saved, renovated, and rented to the homeowner's granddaughter.

Frequently Asked Questions



HOW DOES THE PROCESS WORK TO SELL MY HOUSE?

Once you have completed the Property Information Form, one of our real estate solutions specialists will contact you shortly (usually within 24 hours). In some situations, we will need to gather additional information. We will research your property and discuss all the details with you. We may be able to make you an offer right over the phone, or in most cases, we will schedule a time with you to view the property and make you an offer!

WHAT SORT OF HOUSES DO YOU BUY?

We buy houses in any condition, in any area, in any price range, in any situation! We will buy your house as-is; you don't need to do ANY repairs!

WHAT DO YOU MEAN BY "ANY CONDITION, AREA, PRICE RANGE, OR SITUATION"?

Whether your house is in foreclosure, over-leveraged, condemned, has liens or health department violations, not maintained, fire-damaged, or about to fall down, WE CAN BUY IT!

ARE YOU REALTORS™?

American Home Saver, LLC is a real estate investment and solution company. We are property acquisition specialists that buy houses; we want to BUY your home. There is never a charge or a commission when we buy your property! However, if listing your property is the best solution, then we can and will connect you with a recommended licensed agent.

WHAT WILL YOUR SERVICE COST ME?

Nothing! We don't charge any fees to discuss your situation, make you an offer, or to buy your home.

AM I UNDER ANY OBLIGATION TO SELL MY HOME IF I FILL OUT YOUR PROPERTY INFORMATION FORM?

No! There is no obligation on your side! We will simply review the information, make you an offer, and you choose to accept or reject it, totally your choice!

IS MY INFORMATION KEPT CONFIDENTIAL?

ABSOLUTELY 100%! Your privacy is of the utmost importance to us. Any information you provide is completely confidential! If you want to deal with a reliable, reputable company who will treat you with professionalism, understanding, and respect – YOU HAVE COME TO THE RIGHT PLACE!

IF I KNOW OF ANOTHER PROPERTY YOUR COMPANY MAY WANT TO BUY, DO YOU PAY A REFERRAL FEE?

YES! Maybe there is a vacant house on your street or you know someone who needs and wants to sell their home, please refer them to us! Better yet, provide us their information, and we will do all the research and make an offer. In some cases, we will pay you up to \$1,000 for a referral! Contact us directly to discuss the terms.


WHAT IF I AM BEHIND ON MY PAYMENTS, IN FORECLOSURE, OR BANKRUPTCY? ARE YOU STILL ABLE TO HELP?

YES! We are a professional real estate solutions company with years of experience in solving these difficult situations. Please contact us for a confidential consultation.

**American Home Savers Of Virginia
Proudly Serving Hampton Roads**

Together, Let's Fight Foreclosure and Save Your Home.

Our commitment is helping you without judgement, no matter the reason for facing foreclosure.



**AMERICAN HOME SAVERS
OF VIRGINIA**

FIGHTING FORECLOSURES

757-499-2274

**FREE consultation
More information**

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AmericanHomeSaversOfVA.com**



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