My Home Is Over-Leveraged! What Are My Options?

25%+ of American homes owe more than they're worth. Values fell 30–60% in the deepest recession of our lifetime. You didn't cause this, and you have choices.

	OPTION	UPSIDE	DOWNSIDE
1	**Stay in the home**	Credit stays intact; debt shrinks over time	Recovery to 2022 levels could take 10+ years
2	**Rent it out**	Credit stays intact	Repairs, late payments, squatting, evictions, negative cash flow
3	**Deed in lieu**	No foreclosure; no deficiency judgment	Credit drops; many banks refuse
4	**Loan modification**	Lower rate, payment or principal	Credit drops, banks may refuse.
5	**Short sale**	Loan paid off, home sold	Slow process, credit drops, bank may pursue deficiency
6	**Let the bank foreclose**	Home and loan go away	Stays on credit 7 years, deficiency and tax risk
7	**Bankruptcy**	Stops foreclosure, buys time	Stays on credit 10 years, long ugly process

Whether you choose or not, one of these will apply to your home. If you don't choose, the bank will choose for you.

Note: You will need to hire an attorney for a deed in lieu, a loan modification or bankruptcy.

There's another option → →

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THERE'S ANOTHER OPTION

S.T.A.Y.

The STAY System

S — Seller keeps the title
T — Tenant-buyer screened and approved by us
A — All payments and maintenance covered
Y — You get cashed out at the end of the term

We lease your home with an option to buy, at today's value or your loan balance (whichever is higher), and pay you rent equal to your loan payment. We then find and screen a tenant-buyer and place them in the home. We do not assign our agreement and walk away — we stay in the deal, manage the tenant-buyer and the property, and keep your payments covered until the tenant-buyer buys the home before the lease ends, which pays off your loan and cashes you out.

AT A GLANCE

Cost to you. Nothing up front. Closing costs may apply later, and sometimes the buyer pays them all.

Lease term. 1-5 years. Shorter if you owe about market value. Longer if you're underwater, so your debt shrinks.

Rent starts. One month after an approved tenant moves in.

No buyer? If we don't find one you approve in 60 days, you may cancel.

Your part. Get the house clean and show-ready. If you live there allow showings. Fix small repairs needed for showings.

COMMON QUESTIONS

What if the tenant buyer never closes? Even better for you. Each month's rent pays down your debt, so you build equity.

Do I get any money if they buy? Not if you're underwater now. If you have equity, you'll likely get cash at sale.

What if the tenant tears up my house? It's rare, since tenants have money at stake and handle repairs. It is a risk you take, and we can likely re-lease it as-is.

What if my house isn't over-leveraged? We can still lease-option it at a fair price, buy it and take over the debt.

WHAT YOU DO NEXT

1. **Approve Lease Option Agreement**
2. **Walk-through and keys if vacant**
3. **We start screening and showing**
4. **We approve and close**

Just call Inland Homes

909-870-8670

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