

Presented by Dr. Bryan Stoker - Get PAID To Watch Movies On DVD

Get all your DVD's and entertainment equipment at wholesale prices and GET PAID at the same time! For a limited time, you can get a FREE LIFETIME MEMBERSHIP with NO Monthly Fees ... ever!

[Click here to know more](#)

How You Can Profit From The Upcoming Foreclosure Storm

By Liz Roberts

ARMs (Adjustable Rate Mortgages) are set to rise for homeowners

This year, ARMs, or adjustable rate mortgages, are set to rise for homeowners. Millions of Americans took out housing loans recently in the latest housing boom with the majority of the loans taken out were ARMs loans. Most of the homeowners bought their properties with a reduced interest rate knowing full well that the property was out of their financial means. Many of these homeowners believed that they could easily sell off their properties once the rates began to increase.

None of them, however, knew that the rates on their adjustable rate mortgage loan would rise so dramatically in such a short period of time. Now, due to the sudden rise in mortgage interest rates, many Americans will see their monthly mortgage payments rise very steeply. It is possible these rates may raise mortgage payments by up to 20% this year alone. Further increases are forecast over the next few years, leaving homeowners little choice but to default on their mortgage payments, resulting in their financial institution foreclosing on their properties.

ARMs differ a great deal from a fixed rate mortgage and have always been considered a relatively safe option to use when buying a home. Generally, what happens is the interest rate is variable although it is tied to an index that may raise and fall over time. Usually the rates are likely to only increase around 2% at a time. Sadly for those who have taken out ARMs loans, this is not the case. The bottom line is that those who have taken out ARMs loans to buy homes they could not afford will be facing foreclosure or severe refinancing on their homes due to the steep rise.

Bad news for owners, good news for investors

This may be unfortunate news for homeowners, although, for property investors who are quick off the block, it can be a very profitable investment. Once a property is put into foreclosure by a financial institution, the institution files a notice of default that becomes public record. This record becomes common knowledge to anyone wanting to buy property. Financial institutions are often eager to sell the foreclosed properties to investors at a reduced price. This is often due to the condition the property is in.

A foreclosed property may have some faults or need fixing up before it is able to turn a profit for an investor. One of the biggest problems facing investors wanting to secure a property that is in foreclosure is that many investors are forced to research and negotiate with the homeowners.

Or worse still, investors are facing an investment war by bidding on the same houses as other investors. This is largely due to investors using the same old tired lists that everyone else has. The result is that the investor is more than likely to foot an increased cost for a home that cuts their profit

margin significantly.

Is there a better way to secure a pre- foreclosure?

There is another option. A real-estate company that provides a service to their investors by going out and finding homes that are in foreclosure. The market is thoroughly researched, then the properties are secured with an equity position. The foreclosed properties are then put under contract and offered to investors to buy.

For these services, the real-estate company will charge a small service-processing fee for their services. Information on fees and the services supplied by <http://LazyRealEstateInvesting.com>

Now is the time for investors to profit from the up and coming pre-foreclosures caused by the slowing down of the market and increased interest rates. Don't get caught in the trap of fighting with other investors over the same lists and the same houses. Do it the lazy way and have your investment property brought to you with all the legwork already done.

Liz Roberts is a loan consultant and private real estate investor. For tips on how you can quickly purchase pre-foreclosure homes please visit <http://www.lazyrealestateinvesting.com>

Foreclosure Listings Know The Details

By Bill Dufrane

If you have access to foreclosure listings in your area, you can take advantage of a really great way to pick up some inexpensive real estate. Even though foreclosure listings are nothing more than a list of properties that are available, they will go a long way in ensuring that you are successful in this industry. If you want to get your hands on foreclosure listings, read on and find out how.

1. Sometimes, you can find local foreclosure listings in your area by using the Internet. The first place you can check is on a free website that offers foreclosure listings. The good thing about these services is that they do not cost you any money to get started. On the other hand, the information that they offer is usually not as comprehensive as paid sites, that is the other option available. The foreclosure listings on paid sites offer top notch service to customers, as well as a detailed list of properties.

2. Another great way to find foreclosure listings is by compiling your own. You can compile your own foreclosure listings by scouring the courts, checking the internet, and reading the real estate classifieds. Finding foreclosure listings this way is sometimes difficult because it can take up a lot of your time. But then again, you will not have to pay for your listings if you decide to exercise this option.

3. Finding foreclosure listings can also be done by calling lenders direct. By doing this, you will be able to get up to date foreclosure listings that you can use right there on the spot. The main advantage of foreclosure listings obtained this way is that you know they are quality because they are coming straight from the source. The difficult part about obtaining listings this way is that you will have to locate the lender, and then find the right person within the company. This can sometimes be very difficult the first time you try it.

Serious investors love foreclosure listings because they are able to pick up property for not a lot of money and flip the house for big profits. By having these lists, you will be able to find all of the properties in your area without having to spend too much time and money. Even though it may take some effort to obtain foreclosure listings, it is well worth it. Sometimes you can make a lot of profit just by reselling the house with minimal effort.

For more great foreclosure related articles and resources check out <http://foreclosurecenter.info>

Related eBooks:

[Foreclosure Listings Know The Details](#)
[Tips For Successful Real Estate Foreclosure Investing](#)
[Making Every Moment Count In A Pre Foreclosure](#)
[How Can I Stop Foreclosure on My House?](#)
[2006: Most Active Real Estate Foreclosure Markets](#)

Get more Free PDF eBooks at FreePDFeBooks.com

Related Products:

[Understanding Incontinence](#)
[Info Product Marketing Secrets Exposed!](#)
[The Wonderful World Of Podcasting](#)
[Online Dating Secrets Revealed!](#)
[100 Instant PDF Templates](#)

Malamaal.com: A genuine resource center for Quality Ebooks and Softwares

Co-Sponsored Advertisement:

This PDF eBook is for free Distribution only, it cannot be SOLD
Get free rebrandable ebooks, and unleash your viral marketing strategy.

[Click here to know more](#)

Powered By FreePDFeBooks.com

[ReBrand this PDF eBook with your Name / URL / ClickBank Affiliate ID for Free](#)