ACTION ARMY FIELD MANUAL

THE SHORT SALE MACHINE

THE GET-OUT-CLEAN DETAIL

COMPANION TO "THE CALL THAT STARTED THE MACHINE"

IN THIS MANUAL:

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1. START HERE

THIS MANUAL IS FOR THE FLORIDA HOMEOWNER WHO IS BEHIND ON THE MORTGAGE, SEES NO WAY OUT, AND WANTS TO GET OUT CLEAN INSTEAD OF GETTING WIPED OUT.

CHECK ANY THAT FIT:

- ☐ I AM BEHIND ON MY MORTGAGE
- ☐ A LETTER CAME FROM THE BANK
- ☐ I WAS SERVED COURT PAPERS
- ☐ A SALE DATE HAS BEEN SET
- ☐ I OWE MORE THAN THE HOUSE IS WORTH
- ☐ I AM HIDING THE MAIL

ONE BOX IS ENOUGH. KEEP READING. THEN MAKE ONE CALL.

YOU ARE NOT ALONE: IN THE FIRST SIX MONTHSOF THISYEAR, FLORIDA HAD

THE WORST FORECLOSURE RATE IN AMERICA. 27,494 FLORIDA PROPERTIES GOT A FORECLOSURE FILING — ABOUT ONE HOME IN EVERY 373.

2. HOW FLORIDA TAKES A HOUSE

FLORIDA IS AJUDICIALFORECLOSURESTATE.THE BANK CANNOT JUST CHANGE THE LOCKS. IT HAS TO SUE YOU IN COURT.

STEP	WHAT HAPPENS	WHAT YOU DO
1. THE LETTERS	LATE NOTICES. A DEFAULT LETTER. A LETTER SAYING THEY INTEND TO FORECLOSE.	OPEN EVERY ONE. KEEP EVERY ONE. MAKE THE CALL NOW.
2. THE LAWSUIT	THE CASE IS FILED AND YOU ARE SERVED — HANDED PAPERS OR PAPERS LEFT AT YOUR DOOR.	YOU GENERALLY HAVE ABOUT 20 DAYS TO RESPOND. TALK TO A LAWYER OR LEGAL AID.
3. THE AUCTION	IF NOTHING ELSE HAPPENS, THE JUDGE SIGNS A JUDGMENT AND THE COURT SETS A SALE DATE.	DO NOT WAIT FOR THIS STEP. THE EARLIER YOU MOVE, THE MORE CHOICES YOU HAVE.
4. THE TRAP	IF THE AUCTION BRINGS LESS THAN YOU OWE, THE BANK MAY COME AFTER YOU FOR THE DIFFERENCE.	THAT IS A DEFICIENCY JUDGMENT. A SHORT SALE IS BUILT TO GET YOU OUT FIRST.

LOSE THE HOUSE. KEEP THE DEBT. THAT IS THE TRAP.

3. MY CLOCK

THE CLOCK DOES NOT STOP BECAUSE YOU STOPPED LOOKING AT IT. FILL IN EVERY DATE YOU KNOW.

WHAT	DATE / NUMBER
FIRST PAYMENT I MISSED	
DATE ON THE DEFAULT LETTER	
DATE ON THE “INTENT TO FORECLOSE”	
LETTER ~~DAY I WAS SERVED~~	
MY RESPONSE IS DUE BY (ABOUT 20 DAYS	
AFTER SERVED)	
COURT CASE NUMBER	
SALE DATE (IF ONE IS SET)	

DAY I CALLED 855-88ACTION

DON’T KNOW A DATE? CIRCLE IT AND BRING THE LETTER TO THE CALL.

4. WHAT A SHORT SALE IS

YOU SELL YOURHOME FOR LESS THANYOUOWE, AND THE BANK AGREES TO TAKE THAT LOWER AMOUNT.

THE EXAMPLE FROM THE SHOW:

YOU OWE $300,000. THE HOUSE IS WORTH $250,000 TODAY. YOU ARE $50,000 UNDERWATER.

WHY A BANK SAYS YES: FORECLOSURE COSTS THE BANK TOO — LAWYERS, COURT TIME, TAXES, INSURANCE, AND A VACANT HOUSE FALLING APART.

MY NUMBERS:

WHAT I OWE	AMOUNT
FIRST MORTGAGE	$
SECOND MORTGAGE / HOME EQUITY LINE	$
ASSOCIATION (HOA / CONDO)	$
OTHER LIENS	$
TOTAL I OWE	$
WHAT I THINK THE HOUSE IS WORTH	$
THE GAP (OWE MINUS WORTH)	$

5. SHORT SALE VS. FORECLOSURE

A SHORT SALE IS NOT YOU LOSING.IT IS YOU CHOOSING HOW THIS ENDS.

	FORECLOSURE	SHORTSALE
YOUR CREDIT	ONE OF THE HEAVIEST MARKS A REPORT CAN CARRY. SITS THERE SEVEN YEARS.	STILL HURTS. GENERALLY A LIGHTER MARK, SHORTER ROAD BACK.
NEXT HOME LOAN (MOST COMMON LOAN TYPE)	USUALLY A SEVEN-YEAR WAIT.	USUALLY A FOUR-YEAR WAIT. SOME PROGRAMS DIFFER.
THE LEFTOVER DEBT	THE BANK MAY SUE FOR THE DIFFERENCE.	WE PUSH FOR A WRITTEN WAIVER OF THE DEFICIENCY. NOT EVERY BANK AGREES.
HOW YOU LEAVE	ON THE COURT'S SCHEDULE.	YOUR BOXES. YOUR MOVING DAY. YOUR KEYS.
MOVING MONEY	NONE.	SOMETIMES. SOME LENDERS OFFER RELOCATION HELP. NEVER PROMISED.
THE HIDING	KEEPS GOING.	STOPS.

6. THE FIVE GEARS

GEAR 1 — THE CALL. 855-88ACTION OR JOHNNYACTIONARMY.COM. YOUR CALL GOES TO DON DILLON AND HIS STAFF AT SEAWINDS REALTY. NO JUDGMENT. NO LECTURE.

GEAR 2 — THE HARDSHIP PACKAGE. YOUR STORY, IN YOUR WORDS, PLUS THE PROOF. IT GOES IN COMPLETE.

GEAR 3 — THE PRICE. WHAT THE HOUSE IS REALLY WORTH, BACKED BY REAL SALES ON YOUR OWN STREETS.

GEAR 4 — THE BUYER. REAL MONEY, WILLING TO WAIT FOR THE BANK.

GEAR 5 — THE CLOSING. EVERY LINE OF THE APPROVAL LETTER READ. SECOND MORTGAGE, ASSOCIATION, AND OTHER LIENS DEALT WITH. YOU SIGN. YOU WALK.

NO UP-FRONT FEES. NONE.

NO APPLICATION FEE. NO PROCESSING FEE. NO RETAINER. IN A SHORT SALE THE COMMISSION IS NORMALLY PAID OUT OF THE SALE AT CLOSING, WITH THE BANK'S APPROVAL.

ANYWHERE IN FLORIDA. ALL 67 COUNTIES.

7. THE KITCHEN TABLE

BEFORE YOU DIAL, PUT FOUR THINGS ON THE TABLE:

□ MY MOST RECENT MORTGAGE STATEMENT

□ EVERY BANK LETTER AND COURT PAPER — ESPECIALLY THE ONES I COULD NOT FINISH READING

□ LATEST STATEMENT FROM ANY SECOND MORTGAGE, EQUITY LINE OR ASSOCIATION

□ ONE OR TWO SENTENCES ON WHAT HAPPENED (SEE PAGE 8)

THE BANK WILL USUALLY ASK FOR THESE LATER:

□ TAX RETURNS

□ PAY STUBS

□ BANK STATEMENTS

YOU DO NOT NEED A LAWYER TO MAKETHE FIRSTCALL. YOU DON'T NEED A PERFECT FILE. YOU NEED TO STOP CARRYING IT ALONE.

8. MY HARDSHIP LETTER

YOU HAVE BEEN CARRYING THIS IN YOUR CHEST FOR MONTHS. PUT IT ON PAPER. TELL THE TRUTH.

WHAT HAPPENED (THE JOB, DIVORCE, SICKNESS, INSURANCE BILL):

WHEN IT HAPPENED:

WHAT CHANGED IN MY MONEY:

WHY I CANNOT CATCH UP:

WHAT I AM ASKING THE BANK FOR:

9. THE VULTURES

WHEN FORECLOSURES GO UP, THE VULTURES WATCH THE COURT FILINGS. CHECK ANY THAT YOU HAVE SEEN:

□ THEY WANT MONEY UP FRONT

□ THEY WANT ME TO SIGN MY DEED OVER AND "RENT IT BACK"

□ THEY GUARANTEE IT WILL WORK

□ THEY TELL ME TO STOP TALKING TO MY LENDER

□ THEY TELL ME TO PAY THEM INSTEAD OF MY MORTGAGE

□ THEY RUSH ME: SIGN TODAY, OFFER ENDS TONIGHT

ONE TELL= HANG UP.

FLORIDA LAW COMES DOWN HARD ON PEOPLE WHO TAKE MONEY UP FRONT

TO SAVE YOU FROM FORECLOSURE. THAT IS NOT HELP. THAT IS A HAND IN YOUR POCKET.

10. FOR THE SONS AND DAUGHTERS

IF YOU THINK YOUR MOTHER OR FATHER IS HIDING A LETTER LIKE THIS, GO SIT AT THEIR TABLE THIS WEEK.

DO NOT LECTURE. SAY THIS:

“I AM HERE. LET US LOOK AT IT TOGETHER.”

THEN DO THESE TOGETHER:

- □ OPEN EVERY ENVELOPE
- □ FILL IN “MY CLOCK” (PAGE 3)
- □ PUT EVERY LETTER IN ONE FOLDER
- □ MAKE THE CALL TOGETHER

THE DAY I SAT AT THE TABLE:

11. THE HONEST PAGE

IF YOU CAN KEEP YOUR HOUSE, WE WANT YOU TO KEEP IT. ASK YOUR LENDER ABOUT:

☐ A LOAN MODIFICATION

☐ A REPAYMENT PLAN

☐ A FORBEARANCE

☐ CATCHING UP THE MISSED PAYMENTS

FREE GOVERNMENT-APPROVED HOUSING COUNSEL OR: HUD 800-569-4287.

TAXES: THE FEDERAL BREAK ON FORGIVEN MORTGAGE DEBT EXPIRED AT THE END OF 2025. FORGIVEN DEBT CAN NOW COUNT AS TAXABLE INCOME UNLESS AN EXCEPTION APPLIES, SUCH AS INSOLVENCY. SEE A TAX PROFESSIONAL BEFORE YOU SIGN.

SUED? TALK TO A LAWYER. CAN'T AFFORD ONE? CALL YOUR LOCAL LEGAL AID OFFICE.

NOBODY CAN GUARANTEE THE BANK SAYS YES. NOT JOHNNY. NOT DON. NOT ANYBODY.

HOW SURE ARE WE? FORECLOSURE NUMBERS: PUBLIC RECORD, FIRST HALF OF THIS YEAR. 20-DAY RESPONSE AND LOAN WAIT TIMES: GENERAL RULES — YOUR CASE AND LOAN MAY DIFFER.

12. MARCHING ORDERS

THE FIX TONIGHT:

□ OPEN THE ENVELOPE

□ READ THE DATE

□ PUT EVERY BANK LETTER IN ONE FOLDER. THROW NONE AWAY.

THE ONE THING THIS WEEK:

□ MAKE ONE CALL: 855-88ACTION, JOHNNYACTIONARMY.COM, OR HUD 800-569-4287

THE HOUSE STANDARD:

I WILL NOT HIDE THE MAIL. I WILL NOT BE ALONE WITH IT. I WILL CHOOSE HOW THIS ENDS.

SIGNED:

_____

DATE:

_____

13. WHO TO CALL

THE SHORT SALEMACHINE:

855-88ACTION (855-882-2846)

JOHNNYACTIONARMY.COM

YOUR CALL GOES TO DONDILLON AND HIS STAFF AT SEAWINDS REALTY.

FREE HUD HOUSING COUNSELING:

800-569-4287

SUED AND NEED A LAWYER:

YOUR LOCAL LEGAL AID OFFICE

WRITE TO US:

PO BOX 3492, PALM BEACH, FL 33480

THE SHORT SALE MACHINE IS A REAL ESTATE SERVICE OFFERED THROUGH SEAWINDS REALTY, DON DILLON, LICENSED REAL ESTATE BROKER. JOHNNYACTION IS NOT A LAWYER OR A TAX ADVISOR. RESULTS DEPEND ON YOUR LENDER AND YOUR SITUATION. TALK TO A QUALIFIED PROFESSIONAL ABOUT YOUR SITUATION.

ONE PHONE CALL STARTED THIS MACHINE. YOURS COULD BE THE NEXT ONE IT SAVES.