

ACTION ARMY FIELD MANUAL NO. 19

THE LETTER

JOHNNYACTION'S REAL ESTATE MACHINE

THE FOUR QUESTIONS DETAIL

COMPANION TO THE ACTION ARMY SPECIAL REPORT: THE LETTER • FLORIDA

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START HERE

WHAT THIS MANUAL IS• WHO IT IS FOR• THE ONE RULE

A LETTER CAME TO JOHNNY ACTION FROM A MAN WHO LOST HIS JOB, FELL BEHIND ON HIS MORTGAGE, AND SPENT MONTHS ON HOLD WITH HIS BANK. HE WROTE: “I HAVE COME TO THE END OF WHAT I CAN DO BY MYSELF.”

THIS MANUAL IS THE ARMY’S ANSWER — ON PAPER, IN PENCIL, AT YOUR KITCHEN TABLE.

THIS MANUAL IS FOR YOU IF:

- ☐ YOU ARE BEHIND ON YOUR MORTGAGE, OR ABOUT TO BE.
- ☐ YOU HAVE BEEN SERVED WITH FORECLOSURE PAPERS.
- ☐ YOU OWE MORE ON THE HOUSE THAN IT WOULD SELL FOR.
- ☐ SOMEBODY YOU LOVED PASSED AND LEFT A HOUSE BEHIND.
- ☐ YOU NEED TO SELL, BUY, DOWNSIZE, OR MOVE CLOSER TO FAMILY.
- ☐ YOU KNOW SOMEBODY WHO HAS GONE QUIET ABOUT THEIR HOUSE.

THE ONE RULE

EVERY WEEK YOU WAIT, A DOOR CLOSES.



THE PRIDE TAX

WHAT YOU PAY WHEN YOU WAIT• CHECK EVERY TELL THAT IS TRUE

THE PRIDE TAX IS WHAT YOU PAY WHEN YOU TELL YOUR FAMILY IT IS HANDLED, AND LET THE LETTERS STACK UP, BECAUSE ASKING FOR HELP FEELS WORSE THAN LOSING THE HOUSE. IT COMPOUNDS EVERY WEEK.

THE EIGHT TELLS

□ YOU WALK PAST THE MAILBOX AND DO NOT WANT TO OPEN IT.

□ YOU HAVE TOLD SOMEBODY AT HOME “IT IS HANDLED” WHEN IT IS NOT.

□ YOU DO THE SAME MATH AT 3 A.M., HOPING IT COMES OUT DIFFERENT.

□ YOU HAVE PICKED UP THE PHONE TO CALL FOR HELP AND PUT IT BACK DOWN. □ YOU HAVE STOPPED DRIVING BY A LOVED ONE’S EMPTY HOUSE.

□ YOU HAVE SENT THE SAME PAPERS TO THE BANK MORE THAN ONCE.

□ YOU SMILE AT PARTIES AND THINK, “IF THEY ONLY KNEW.”

□ YOU HAVE STOPPED SAYING IT OUT LOUD TO ANYONE.

YOUR SCORE	WHAT IT MEANS
0–1 TELLS 2–	KEEP YOUR EYES OPEN. FILL IN PAGE 4 ANYWAY.
3 TELLS	YOU ARE PAYING THE PRIDE TAX. ANSWER THE FOUR QUESTIONS THIS WEEK.
4 OR MORE	STOP DOING IT BY YOURSELF. CALL 855-88ACTION TODAY.

MY SCORE: _____



THE FOUR QUESTIONS

ANSWER THEM ABOUT YOUR OWN HOUSE—RIGHT NOW, IN PENCIL

QUESTION 1—HAS THE BANK ACTUALLY FILED IN COURT?

BEHIND ON PAYMENTS AND SUED BY THE BANK ARE TWO DIFFERENT CLOCKS. KNOW WHICH ONE IS TICKING.

- ☐ NOT FILED YET — I AM BEHIND, BUT NO COURT PAPERS.
- ☐ FILED — I HAVE BEEN SERVED.

CASE NO.: _____

SALE DATE (IF ANY): _____

QUESTION 2 — WHAT DO YOU OWE, AND WHAT WOULD IT REALLY SELL FOR TODAY?

I OWE(ALL LOANS+ LIENS): $ _____

IT WOULD SELL FOR ABOUT: $ _____

QUESTION 3 — HOW FAR BEHIND ARE YOU?

MONTHS BEHIND: _____

TOTAL PAST DUE: $ _____

QUESTION 4 — WHAT DO YOU WANT? (THE ONE NOBODY ASKS)

- ☐ KEEP THE HOUSE — AND I CAN AFFORD IT IF THE PAYMENT IS FIXED.
- ☐ SELL AND WALK AWAY WITH WHATEVER EQUITY IS LEFT.
- ☐ LET IT GO ON MY TERMS — NOT THE COURT'S.
- ☐ I DO NOT KNOW YET. THAT IS ALLOWED. CALL THE MACHINE.

YOU DO NOT HAVE TO FIGURE OUT WHICH ROAD IS YOURS ALONE. TURN THE PAGE.



PICK YOUR ROAD

MATCH YOUR ANSWERS TO A ROAD • CIRCLE YOURS

IF THIS IS YOU	YOURROAD	WHOWALKSITWITHYOU
YOU WANT TO KEEP IT AND CAN AFFORD A FIXED PAYMENT	LOAN MODIFICATION OR REPAYMENT PLAN	A FREE HUD-APPROVED HOUSING COUNSELOR — 800-569-4287
THE HOUSE IS WORTH MORE THAN YOU OWE (EQUITY)	A REGULAR SALE, PRICED RIGHT — WALK AWAY WITH A CHECK, NOT A JUDGMENT	JOHNNY ACTION'S REAL ESTATE MACHINE
YOU OWE MORE THAN IT IS WORTH	SHORT SALE — THE LENDER AGREES TO TAKE LESS THAN WHAT IS OWED	THE MACHINE + YOUR LENDER
A LOVED ONE PASSED AND LEFT A HOUSE	PROBATE SALE — SEE PAGE 7	THE ESTATE'S PROBATE ATTORNEY + THE MACHINE
THE HOUSE NEEDS A ROOF, A KITCHEN AND A MIRACLE	FAST SALE TO A CASH BUYER	THE MACHINE'S CASH BUYERS
YOU HAVE BEEN SERVED WITH FORECLOSURE PAPERS	ANSWER THE PAPERS — AND KEEP WORKING ONE OF THE ROADS ABOVE	A LAWYER OR LEGAL AID OFFICE

PLAN A AND PLAN B CAN RUN AT THE SAME TIME. YOU CAN ASK THE BANK TO LOOK AT EVERY OPTION AT ONCE. KEEPING THE HOUSE AND PREPARING A SHORT SALE DO NOT HAVE TO BE ENEMIES. IF PLAN A FALLS THROUGH, PLAN B IS ALREADY WARMED UP.

MY ROAD: _____

MY BACKUP ROAD: _____



WHAT THE MACHINE DOES

JOHNNY ACTION'S REAL ESTATE MACHINE • ANYWHERE IN FLORIDA

THE MACHINE IS A FULL-SERVICE REAL ESTATE MACHINE. IT RUNS THROUGH SEAWINDS REALTY, INC., UNDER BROKER DON DILLON — 50+ YEARS IN REAL ESTATE, OWNER OF A REAL ESTATE SCHOOL, TRAINER OF AGENTS ALL OVER THIS STATE.

CHECK EVERYTHING YOU OR SOMEONE YOU KNOW NEEDS:

□ **SHORT SALES.** YOU OWE MORE THAN THE HOUSE IS WORTH AND WANT OUT WITHOUT A FORECLOSURE ON YOUR NAME.

□ **NEW LISTINGS.** YOU HAVE EQUITY AND YOU WANT TOP DOLLAR.

□ **PROBATE & INHERITED HOMES.** SOMEBODY YOU LOVED IS GONE AND THE HOUSE HAS TO BE HANDLED WITH CARE.

□ **BUYERS.** FIRST HOMES, NEXT HOMES, DOWNSIZING, MOVING CLOSER TO THE GRANDKIDS.

□ **FAST SALES.** THE HOUSE NEEDS WORK — CASH BUYERS ARE READY TO LOOK.

□ **RENTALS & EVERYTHING IN BETWEEN.** EVERY OTHER REAL ESTATE NEED, ANYWHERE IN FLORIDA.

ONE NUMBER. ONE MACHINE. A WHOLE TEAM BEHIND IT.

855-88ACTION (855-882-2846) • JOHNNYACTIONARMY.COM

NO FEE UP FRONT. EVER.



THE HOUSE MOM LEFT

THE PROBATE CHECKLIST• GRIEF DOES NOT COME ALONE. IT BRINGS PAPERWORK.

PROBATE IS THE COURT PROCESS THAT SETTLES WHAT SOMEBODY LEFT BEHIND. THE ATTORNEY HANDLES THE COURT SIDE. THE PERSON THE COURT PUTS IN CHARGE SIGNS. THE MACHINE HANDLES THE HOUSE.

- □ **ATTORNEY.** THE ESTATE HAS A PROBATE ATTORNEY. THE MACHINE WORKS WITH THEM, NOT AROUND THEM.
- □ **WHO SIGNS.** WE KNOW WHO THE COURT HAS PUT IN CHARGE OF THE ESTATE.
- □ **REVERSE MORTGAGE.** WE HAVE CALLED THE LENDER EARLY, WRITTEN DOWN EVERY DEADLINE, AND KEEP CALLING. ON THE MOST COMMON GOVERNMENT-INSURED REVERSE MORTGAGE, THE FAMILY GENERALLY DOES NOT OWE MORE THAN THE HOUSE IS WORTH.
- □ **INSURANCE.** WE TOLD THE INSURER THE HOUSE IS EMPTY. INSURERS DO NOT LIKE EMPTY HOUSES.
- □ **TAXES.** WE KNOW WHEN THE PROPERTY TAXES COME DUE.
- □ **FAIR PRICE.** EVERY HEIR SEES THE SAME NUMBERS, IN WRITING. THEY LOST THEIR MOTHER — THEY SHOULD NOT LOSE EACH OTHER OVER A HOUSE.
- □ **FIRST THROUGH THE DOOR.** SOMEBODY ELSE WALKS IN FIRST AND OPENS THE CLOSETS. YOU DO NOT DO IT ALONE.

BEFORE THE HOUSE GOES ON THE MARKET, I WILL KEEP:

1. _____
2. _____

TERESA, IN THE SHOW, IS A COMPOSITE. SHE KEPT THE GROCERY LIST AND THE WIND CHIMES. “CALL TERESA.”



WEAPONS AGAINST THE HOLD MUSIC

1 **THE NOTEBOOK.**
EVERY CALL: THE DATE, THE NAME, WHAT THEY PROMISED. THE BANK KEEPS NOTES ON YOU. YOU KEEP NOTES ON THE BANK. USE PAGE 9.

2 **PROOF OF SENDING.**
SAVE THE UPLOAD CONFIRMATION. KEEP THE FAX PAGE. KEEP THE TRACKING NUMBER. “WE NEVER GOT IT” LOSES ITS POWER WHEN YOU HAVE THE RECEIPT.

3 **THE MAGIC QUESTION.**
ASK IT ON EVERY CALL AND GET THE ANSWER IN WRITING. A COMPLETE APPLICATION, SENT IN TIME, CAN GIVE YOU REAL PROTECTIONS.

4 **DO NOT FIGHT ALONE.**
A HOUSING COUNSELOR. A LEGAL AID LAWYER. A REAL ESTATE TEAM THAT HAS WORKED WITH THESE BANKS. WHEN THE BANK SEES A TEAM ON THE OTHER SIDE OF THE FILE, THE FILE STARTS MOVING.

THE MAGIC QUESTION — READ IT WORD FOR WORD

“IS MY APPLICATION COMPLETE, AND WHAT EXACTLY IS MISSING? PLEASE SEND ME THAT ANSWER IN WRITING.”

COMPLETE IS THE MOST POWERFUL WORD IN YOUR FILE.



THE BANK LOG

EVERY CALL • EVERY PAGE SENT • KEEP THIS WITH YOUR MORTGAGE STATEMENT

LENDER / SERVICER: _____

LOAN NO.: _____

CALL LOG

DATE	WHO I SPOKE TO	WHAT THEY PROMISED	REF. NO.

PROOF OF SENDING

DATE SENT	WHAT I SENT	HOW (UPLOAD / FAX / MAIL)	CONFIRMATION / TRACKING



THE HONEST PAGE

I WOULD RATHER LOSE YOUR BUSINESS THAN LOSE YOUR TRUST

#	THETRUTH	CONFIDENCE
1	**NOBODY CAN PROMISE TO SAVE YOUR HOUSE.** NOT A BANK, NOT A LAWYER, NOT A RADIO HOST. ANYBODY WHO GUARANTEES IT IS SELLING YOU SOMETHING.	HIGH
2	**NOBODY GETS PAID UP FRONT TO STOP YOUR FORECLOSURE.** IN FLORIDA, FORECLOSURE "RESCUE" FEES BEFORE THE WORK IS DONE ARE AGAINST THE RULES. A CHECK BEFORE THE WORK? HANG UP.	HIGH
3	**NEVER SIGN YOUR DEED OVER TO A STRANGER.** SOMEBODY PROMISES TO MAKE IT ALL GO AWAY — YOU CAN LOSE THE HOUSE AND STILL OWE THE MORTGAGE.	HIGH
4	**SERVED WITH PAPERS? TALK TO A LAWYER ABOUT ANSWERING THEM.** MANY LEGAL AID OFFICES HELP HOMEOWNERS FOR FREE. AN ESTATE NEEDS A PROBATE ATTORNEY. THE MACHINE SELLS HOUSES. IT DOES NOT GIVE LEGAL ADVICE.	HIGH
5	**A HUD-APPROVED HOUSING COUNSELOR COSTS YOU NOTHING.** 800-569-4287.	HIGH
6	**A COMPLETE APPLICATION CAN BUY YOU PROTECTION — TIMING MATTERS.** HOW MUCH PROTECTION DEPENDS ON WHEN THE APPLICATION IS COMPLETE COMPARED TO THE SALE DATE. ASK A COUNSELOR OR LAWYER ABOUT YOUR DATES.	MEDIUM — DEPENDS ON YOUR DATES
7	**A SHORT SALE IS THE LENDER'S CALL.** THE LENDER DECIDES WHETHER TO ACCEPT LESS. RESULTS DEPEND ON YOUR LENDER AND YOUR SITUATION. ASK A TAX ADVISOR ABOUT ANY FORGIVEN DEBT.	HIGH



WRITE THE LETTER

ONE LETTER STARTED THIS WHOLE SHOW. IMAGINE WHAT YOURS COULD START.

PART ONE — THE ONE THING THIS WEEK

WRITE TO THE PERSON IN YOUR LIFE WHO HAS GONE QUIET. NOT TO JOHNNY. TO THEM. THREE LINES:

DEAR _____

I AM THINKING ABOUTYOU.

I AM NOT GOING ANYWHERE.

TELL ME WHAT IS GOINGON.

FROM: _____

☐ SENT. DATE:_____

PART TWO — THE LETTER YOU NEVER SENT

IF YOU HAVE ONE WRITTEN IN YOUR HEART, THIS IS YOUR SIGN. WRITE IT HERE — THEN CALL 855-88ACTION OR MAIL IT TO PO BOX 3492, PALM BEACH, FL 33480.

_____

_____

_____

_____

_____

_____

_____



MARCHING ORDERS

THE THREAT	THE PRIDE TAX. EVERY WEEK YOU WAIT, A DOOR CLOSES.
THE TELL	YOU HAVE STOPPED OPENING THE MAIL. STOPPED DRIVING BY MOM'S HOUSE. STOPPED SAYING IT OUT LOUD.
THE FIX TODAY	ANSWER THE FOUR QUESTIONS, THEN REACH THE MACHINE. SHORT SALES, LISTINGS, PROBATE, BUYERS — ALL OF IT. NO FEE UP FRONT. EVER.
THE ONE THING THIS WEEK	WRITE SOMEBODY A LETTER. THREE LINES. PAGE 11.

THE HOUSE STANDARD

IN THIS HOUSE, NOBODY CARRIES THE HOUSE ALONE. WE OPEN THE MAIL TOGETHER. WE SAY IT OUT LOUD. WE ASK FOR HELP BEFORE THE DOOR CLOSES — NOT AFTER. AND WE NEVER PAY ANYBODY UP FRONT TO SAVE IT.

SIGNED: _____

SIGNED: _____

DATE: _____

YOU DID NOT RUN OUT OF OPTIONS. YOU ARE OUT OF PEOPLE.

AND NOW YOU HAVE AN ARMY.



WHO TO CALL

CUT THIS PAGE OUT• TAPE IT INSIDE A KITCHEN CABINET

WHO	NUMBER / WHERE	FORWHAT
JOHNNY ACTION'S REAL ESTATE MACHINE	855-88ACTION (855-882-2846) • JOHNNYACTIONARMY.COM	SHORT SALES, LISTINGS, PROBATE HOMES, BUYERS, FAST SALES, RENTALS — ANYWHERE IN FLORIDA
HUD-APPROVED HOUSING COUNSELOR	800-569-4287 • FREE	LOAN MODS, REPAYMENT PLANS, WALKING THE BANK FILE WITH YOU
CONSUMER FINANCIAL PROTECTION BUREAU	855-411-2372 • CONSUMERFINANCE.GOV	A SERVICER THAT LOSES PAPERS OR WILL NOT ANSWER
FREE LEGAL HELP (FLORIDA)	FLORIDALAWHELP.ORG	FINDING LEGAL AID TO ANSWER FORECLOSURE PAPERS
PROBATE ATTORNEY MY LENDER / SERVICER	_____	THE COURT SIDE OF AN ESTATE LOAN NO. _____
	_____	

THE ACTION ARMY HOTLINE

855-88ACTION (855-882-2846)

PO BOX 3492, PALM BEACH, FL 33480 • JOHNNYACTIONARMY.COM

JOHNNY ACTION'S REAL ESTATE MACHINE IS A REAL ESTATE SERVICE OFFERED THROUGH SEAWINDS REALTY, INC., DON DILLON, LICENSED REAL ESTATE BROKER. JOHNNY ACTION IS NOT A LAWYER OR A TAX ADVISOR. RESULTS DEPEND ON YOUR LENDER AND YOUR SITUATION. TALK TO A QUALIFIED PROFESSIONAL ABOUT YOUR SITUATION.

DON'T BE ALONE WITH IT. YOU HAVE GOT AN ARMY NOW.

I AM JOHNNY ACTION. AND WE FIGHT BACK!