

Initial Contact Phone Interview:

When you initiate contact with Acuity Group we will call you to discuss your file prior to physically touring your property. When we speak we'll ask the questions listed below. Be prepared and have your answers ready for our initial conversation.

1. How many mortgage liens are secured against your property? Who are the lenders?
2. Is this your primary residence, investment property, second home, etc.?
3. Are you behind on payments? If yes, when was last payment?
4. What type of loan do you have? (FHA. USDA. VA. Conventional, Home Equity, etc.)
5. Who is on the mortgage note/s? (spouse, parent, relative, co-signer, etc.)
6. Who is on title/deed to the property?
7. Describe your basic hardship such as; divorce/separation, death of wage earner, disability, job loss, relocation, excessive debt, etc.
8. What is your current mortgage balance of all loans?
9. Have you attempted a mortgage modification on any mortgages attached to your property? If so, details. Was your modification accepted in writing?
10. Are you behind in property taxes? If yes, approximate past due balance.
11. Do you have any State or Federal tax liens or other lien/judgements attached to your property? If yes, details and balance.
12. Does your property belong in a Home Owner's Association? If so, are you behind in dues payments? If yes, current balance? Are you willing to become current?
13. Are you currently living in the property? If yes – do you intend to occupy the property during short sale process? If no, details:
14. Is property rented? If yes, do you have a written lease? If so, when does lease term expire?
15. Are all utilities on at the property? Are all utility bills current?
16. Are you in active divorce proceedings?
17. Have you divorced since you purchased the property? If yes, will the other spouse be cooperative in signing paperwork? What does the Divorce Decree say about the property?
18. Are you in the process of bankruptcy?
19. Have you filed bankruptcy in the past and included any liens from your property in this bankruptcy?
20. What is the condition of the property? Does it need repairs?
21. Are there any outstanding insurance claim reports where work has not been completed? Such as hail/wind damage, etc.

22. What correspondence have you received from your lender? Certified Letters? Notice of Default? Notice of Foreclosure Proceedings? Notice of Sheriff's Sale?
23. What is the date of the last correspondence with your lender/s?
24. Have you spoke to an Attorney or CPA in regards to your situation?
25. How did you hear about Acuity Group?
26. Do you know of anyone else needing our services? Acuity Group's list of services; Residential & Commercial Seller/Buyer Services, Short Sales, Property Management and Residential Rentals.