

## Homeowner Cost Savings Education & Assistance for Seniors & Families

## How We Can Help You Save on Homeownership

*There's No Substitute for Experience...*

**CAMPBELL APPRAISAL IN  
SUPPORT OF ANGEL HOUSE  
SOUTH FL SENIOR ASSISTANCE**

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### ANGEL HOUSE ASSISTED LIVING

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Homeownership costs include your mortgage, (principal & interest) Taxes and Insurance. Most south Floridians must also buy Flood insurance, because our elevation here is generally just a tad above sea level.

Living in south Florida isn't nearly as affordable as it once was. If you find yourself struggling to make ends meet as a homeowner, you certainly aren't alone. The so-called boom years in housing left us with many homes "underwater" after the 'bust; that is, a large number of homes are now valued below the amount of our outstanding mortgage balances. Real unemployment figures don't count small business owners, independent contractors and some types of sales & service people—or many of us in housing and healthcare.

All this adds up to why Campbell Appraisal supports Angel House Assisted Living, and How We Can Help You Save Significantly on taxes,

hazard & flood insurance premiums and more.

In fact, we may be able to **help you keep your home or income property in bankruptcy, loan modification &/or foreclosure defense.**



**Any Homeowner can benefit by Cost-Cutting**

Our housing woes contribute to the trouble south Florida has in keeping up with other expenses, such as healthcare for seniors. Enter Angel House (Pembroke Pines) and Campbell Appraisal (Davie) both founded by a very Experienced home Appraiser named Doreen Campbell.

She combines two small businesses into one big Help center for You.

# Campbell Appraisal & Angel House Help Homeowners & Seniors Save Money

One of our favorite sayings here is, "It All Adds Up", and when it comes to homeowner costs, it sure does... But the same adage applies to the Many ways we Save You Money on those costs!



**Find Us Online or  
Call Us to Save on  
Homeowner Costs**

Property taxes are assessed as of Jan. 1 of each year. By the time you're told how much they expect you to pay, it's summer; you may be busy with other things. Don't Delay, though; go online or call the Property Appraiser's office and file an application to Appeal that tax bill, before the Deadline— hold your place for only \$15 to Save hundreds!

In Broward, it's BCPA.net. The cost is only \$15 to apply to contest your tax bill. You Don't need all the evidence right then, so our clients go ahead and file the appeal to preserve their Rights ASAP.

## Tax Assessed Home Values

Campbell Appraisal is the best at what we do because Our founder and owner used to hear property tax appeals as a Special Magistrate; that's like having a former IRS agent prepare your income taxes—She knows how to make sure you're not taxed too high. That's the way to streamline your homeowner costs and be afforded fair tax treatment under the law. We routinely save homeowners just like you, double, triple, up to five times the cost of our appraisal services, in taxes. And those savings are for the first year alone—imagine over time, how "It All Adds Up"!

## Homeowners' Insurance

Your insurance costs are also based on valuation, so Campbell Appraisal can help you save up to five times the cost of our valuation services on homeowners' insurance too! Don't wait for your insurance company to lower your rates... Florida's home insurers just got rate hikes over the past several months, of 25%, up to 28%! Don't they Know we are in very hard economic times? Sure, but they aren't value experts like We are. Campbell Appraisal provides you a report with photos and a detailed Replacement Cost Analysis. Your

insurance agent places coverage based on those more realistic figures, instead of the ones used when you bought or refinanced your home, maybe at a peak market time. Call us for details, and a free cost benefit analysis. If we can't help, you won't pay.

## Homeowner Survival— What Will You Do?

We are not legal experts at Campbell Appraisal. However, we do work with several very fine attorneys to help south Floridians Save their homes &/or their income properties, even in the worst of circumstances. Those may include Bankruptcy, Loan Modification, Short Sale and Foreclosure Defense. Our Appraisal and Expert Witness team has helped many homeowners make very difficult decisions, in their own best interest, giving them control over the situation. You need to know the Real value of your home, to negotiate Your best terms and avoid disaster. One thing is for sure—your lender or other legal adversary Will have a good lawyer AND at least one appraisal report to guide



**Are You SHOCKED by  
your Property Tax or  
Insurance Renewal Bill?!**

them. Don't be hung out to dry, uninformed. Call us today.

The original appraiser may have made significant errors that put you at a disadvantage, causing you to overpay or to borrow more than you should have been able to. If that loan is now in the foreclosure process, you may be entitled to a reduction of your loan balance. This can save you huge money, and even save your home!

Our attorney clients strip 2nd mortgages in bankruptcy, with our professional appraisal report as evidence of value. You can Keep your income property, and Bankruptcy judges even 'Cram Down' its value in court. You can prevail against the odds. Se Habla Espanol.

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