

What to expect from a St. Ambrose Home:



- Beautifully renovated with new or updated kitchens, baths, windows, storm doors, fresh paint and refinished hardwood floors and/or carpeting.
- Major systems (heat, electric, plumbing) have been tested for efficiency and replaced or repaired as determined by qualified, licensed professionals.
- Full appliance package, including washer & dryer.
- Home warranties from the general contractor and St. Ambrose.
- American Home Shield to protect the new homeowner in the event something happens after the purchase.
- St. Ambrose will work with you when you get a home inspection.
- Closing cost assistance from St. Ambrose.
- The reassurance that the seller is someone you know and trust.

What to expect from a short sale:

- Sale subject to mortgage lenders approval. Bank may counter offer at higher price, reject offer or never respond.
- Property generally sold as-is (no home inspection or warranties).
- Property may be in poor condition, and in need of renovations.
- No closing cost assistance from the seller.
- May take **several months** to approve a short sale.

What to expect from a foreclosure or REO property:

- Property is likely in poor condition and in need of renovations i.e. deferred maintenance, removal of appliances and fixtures, vandalism, and dirt/ mold/water damage etc. from sitting vacant.
- REO minimum disclosure because no knowledge of property, always sold as-is.
- Property can be slow to settlement.