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*By real estate*

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It has been said that necessity is the mother of invention. Nothing could be truer in today's real estate market. As uncertainty continues to increase and a looming sense of doom permeates the media, home sellers, home buyers and investors all await the so-called downward trends in real estate to rebound. However, innovative movers and shakers never stand idly by. They move forward in anxious anticipation for opportunities that abound while others run for cover. Golden Pig Marketing is such a group that has chosen to look at today's real estate market as an unprecedented opportunity for sellers, buyers and investors.

Though it is true that because of the current scare, home values nationally appear to be falling, or at very least are not appreciating at a rate compared with years past. Add to that the tightening of credit, the increase of foreclosures and the inability of home buyers to qualify for loans and to come up with cash down payments. It does appear as though there would be cause for concern. If sellers cannot sell and if buyers cannot buy and if investors cannot realize profits from their investments, the real estate market would surely be primed for a monumental collapse.

Naysayers say nay. Golden Pig Marketing says yea! As a response to the intense criticism that the doom and gloomers are levying upon the real estate industry, Golden Pig Marketing has introduced a new real estate selling, buying and investment program called the Real Estate Assisted Partnership or REAP. In an effort to combat a trend toward real estate inactivity, Golden Pig Marketing offers encouragement by admonishing sellers and buyers alike to, "Jump in, the water's fine!" How is REAP a solution to today's real estate dilemma? This system is a program that marries the strengths of a home seller, a home buyer and an investor at the same time, allowing for a mutually beneficial relationship in a real estate transaction.

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REAP has additional value the acronym also stand for Real Estate Asset Protection. Many home sellers, buyers and investors have discovered the hard way how dangerous seller carry financing on home sales can be. The insecurity of a wrap around mortgage, lease option, All Inclusive Trust Deed (AITD) and other seller carry devices have many wondering if there is a better way to conduct real estate aside from an outright purchase with new financing. Many also realize that these instruments can actually violate lender's Due on Sale admonitions. While it is true that new financing is the safest way to sell and buy a home, it is apparent that new financing is becoming a more difficult proposition because more buyers today have no credit, no cash, and no qualifying standards. More sellers have no equity, no time for a lengthy stay on the market and no qualified buyers. And more real estate investors are beginning to realize that they have no experience dealing with this kind of change in the market.

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