

## **Kathy Toth and Diana Holding Achieve CDPE Designation**

ANN ARBOR- Kathy Toth and Team REALTORS® announced today that Kathy Toth and Diana Holding achieved the Certified Distressed Property Expert (CDPE) designation from the Distressed Property Institute. Toth and Holding join only 1000 agents worldwide that have earned the certification. Diana Holding also holds the Certified Short Sale Specialist designation.

“Historically, a percentage of the real estate market has consistently been in distress,” said Toth. “With the recent challenges in the subprime lending market, this percentage has grown exponentially. We feel it is important to acquire the specialized knowledge needed to assist home owners in need.”

Rapid growth in what once was a niche market requires agents to gain specialized knowledge and learn new processes that will allow them to successfully assist homeowners in need. The Distressed Property Institute ([www.CDPE.com](http://www.CDPE.com)) provides the tools and information REALTORS® need to help distressed homeowners avoid foreclosure and move forward with their lives.

Alex Charfen, founder of the Distressed Property Institute in Boca Raton, Fla., said that REALTORS® such as Toth with the CDPE designation have valuable training in short sales that can offer the homeowner much better alternatives to foreclosure, which virtually destroys the credit rating. These experts also may better understand market conditions and can help sellers through the emotional experience, he said.

He suggested owners in foreclosure or pre-foreclosure should seek out the services of a Distressed Property Expert get every option available to find the best solution for their situation. For more information about short sales, contact KathyToth at (866) Own-This, or visit her website at [www.KathyToth.com](http://www.KathyToth.com) or [www.AnnArborShortSale.com](http://www.AnnArborShortSale.com).

To further enhance the ability to assist Ann Arbor, Michigan homeowners, Toth has a division to handle short sales and foreclosure properties in addition to her company’s Retail Residential Real Estate services. She and her team have the expertise necessary to guide homeowners step by step through the review of 11 options available to avoid foreclosure and alternatives to preserve their credit history. In addition, they are prepared to help buyers trying to maximize their home buying budget through the often complex process of locating, evaluating

and purchasing a foreclosure or short sale property. To get a list of distressed properties, just email your request to [info@KathyToth.com](mailto:info@KathyToth.com).

### **About Kathy Toth and Team**

Kathy Toth and Team, REALTORS®, are among top agents nationally and the local Ann Arbor Area. They have been helping individuals and families find a place to call home in all price ranges for 20 years. A Certified Accredited Seller Representative (ASR), Kathy Toth has helped over 2,000 people maximize profits and minimize costs in the sale or purchase of a home. Whether you are looking for your first home or your dream home, planning to relocate, or need to sell for the highest value, the Kathy Toth Team can help. For more information, please call 734.669.0337 or visit [www.KathyToth.com](http://www.KathyToth.com).