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**Diane Ratkovitch Earns Certificate Specializing in Short Sales and Foreclosure Transactions
Joins the Kathy Toth Team's Distressed Sales Division**

In response to requests from many Ann Arbor sellers, and the regularity of short sales and foreclosure-related transactions, Keller Williams created a Short Sale and Foreclosure Certification plan for Pre-Foreclosure Specialists. Video of the instruction can be found at <http://www.youtube.com/watch?v=VO-Y7aiTRCE>.

"Someone that comes out of the program will have enough education to be a resource," said Marian Benton, operating principal for Keller Williams Temecula and Ann Arbor Market Centers. "It will familiarize them with the terminology and give them a road map to manage these transactions."

To earn the PSC certification, Realtors must complete a two-day education program and pass a written test. Diane Ratkovitch joins the Kathy Toth Team distressed sales division in preparing clients in selling and purchasing these properties.

Ratkovitch is a seasoned sales professional focused on client satisfaction and enjoys connecting with home buyers to help them find their dream home. She also holds the Certified Relocation Specialist designation to facilitate relocating families to Ann Arbor, Saline, Chelsea, Dexter and all of Washtenaw County.

About Kathy Toth and Team

Kathy Toth and Team, REALTORS®, ranks among the top one percent of REALTORS nationally, has been helping individuals and families find a place to call home in all price ranges for over 20 years IN Washtenaw and Southern Livingston Counties. A Certified Distressed Property Expert and Accredited Seller Representative, Kathy Toth has helped over 1,000 people maximize profits and minimize costs in the sale or purchase of homes and condos. 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
