Pre-Foreclosure Support Packet

START WITH THE DEADLINE

Organize the facts.
Keep control of the decision.

Use this packet to record dates, prepare questions, and identify independent resources. Completing it does not stop or delay foreclosure and does not create a purchase agreement or advisory relationship.

Urgent action

Continue opening lender notices and contact the mortgage servicer using the number on the statement. If a sale date is known, seek qualified housing or legal help promptly.

Independent resources

Consumer Financial Protection Bureau

consumerfinance.gov/mortgagehelp

HUD-approved housing counseling

hud.gov/housing-counseling · Referral line (800) 569-4287

Privacy warning

Do not put Social Security numbers, complete loan-account numbers, passwords, bank information, identification documents, or copies of complete statements in this packet.

Dates and Current Situation

PROPERTY OWNER NAME

BEST PHONE OR EMAIL

PROPERTY ADDRESS

MORTGAGE SERVICER NAME - NO ACCOUNT NUMBER

SERVICER PHONE FROM STATEMENT

KNOWN FORECLOSURE OR SALE DATE

NEXT RESPONSE OR DOCUMENT DEADLINE

APPROXIMATE TOTAL DEBT OR PAYOFF - OPTIONAL

OTHER KNOWN LIENS OR CLAIMS - APPROXIMATE ONLY

WHAT HAS THE SERVICER SAID OR REQUESTED?

WHAT OUTCOME ARE YOU TRYING TO EVALUATE?

Documents to Locate - Not Email

Check what you have located. Keep the documents private until a secure delivery method and a legitimate need are confirmed.

- [ ] Latest mortgage statement
- [ ] Default, acceleration, trustee, or sale notices
- [ ] Property-tax and homeowners-association information
- [ ] Insurance declarations page
- [ ] Lease or occupancy agreement, if applicable
- [ ] List of known liens, judgments, probate, divorce, or bankruptcy issues
- [ ] Listing agreement or existing purchase contract, if applicable
- [ ] Repair, contractor, or property-condition information

Never send by ordinary email

Social Security cards, driver licenses, bank statements, passwords, complete loan-account numbers, payment credentials, tax returns, or unredacted identity documents.

SECURE SHARING METHOD CONFIRMED WITH

DATE CONFIRMED

Questions Before Signing

WHO IS THE LEGAL BUYER AND WHO WILL SIGN?

IS THE BUYER PURCHASING FOR ITS OWN ACCOUNT OR MAY THE CONTRACT BE ASSIGNED?

WHAT ARE THE PRICE, EARNEST MONEY, OPTION PAYMENT, AND CLOSING DATE?

WHAT INSPECTION, ACCESS, TERMINATION, OR ASSIGNMENT RIGHTS APPLY?

WHICH COSTS, LIENS, TAXES, AND OTHER CHARGES ARE ACTUALLY COVERED?

WHAT HAPPENS IF THE BUYER DOES NOT CLOSE?

Important boundary

REI Property Advisors LLC is not a mortgage servicer, law firm, foreclosure-prevention company, or HUD-approved housing counseling agency. No foreclosure outcome is guaranteed.