

FORECLOSURE HELP PACK

Free Plan + 24-Hour Intake to Ask Your Lender to Pause the Foreclosure Process

Some cases can't be stopped due to liens or legal status. We'll map the best path either way.

Most CA homeowners we help resolve their situation without selling — at no charge

[Book the 15-Minute Foreclosure Help Call Today](#)

- Go to <https://calendly.com/agonzalez-pacificres> • Or Call/Text (310) 365-9450



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Alexander "Alex" Gonzalez, Licensed RE Broker, CalDRE #01384006, MGR Real Estate*

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1-Minute Quick-Start

Do these steps today to ask your lender to pause the foreclosure process.

1. Call your Lender's Loss Mitigation Department.
 - a. Use the script on pages 3-4. Confirm status, past-due + fees, sale date (if any), and single point of contact (SPOC).
 - b. Request reinstatement quote (with "good-through" date + payment instructions).
 - c. Request loan modification packet + exact doc checklist.
2. Pick your path.
 - a. Reinstate: Use "Find Funds" (page 5) + payment instructions.
 - b. Loan Mod: Fill the Hardship Letter (page 6) + send full doc checklist.
3. Send what they need today and confirm deadlines in writing.
 - a. Use email recap from script (page 4).
4. [Book the 15-Minute Foreclosure Help Call](#) today to verify notes and, if needed, call your servicer together.

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Your Options At A Glance

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Reinstate (fastest “keep-home” path)

- Pros: Fast resolution; credit impact limited; you keep the loan/house.
- Cons: Requires full past-dues + fees by “good-through” date.
- Best when: Funds are available within days/weeks.
- Next step: Call for reinstatement quote + payment instructions (see page 3-4 script).

Loan Modification (payment relief path)

- Pros: Avoid full reinstatement cost; (ideally) lower payments or roll arrears into loan.
- Cons: Doc-heavy; slower; sometimes increased payments; not guaranteed.
- Best when: Income is stable but arrears are too high to reinstate.
- Next step: Call your lender (page 3-4 script) and draft/send the hardship letter (page 6) + required docs.

Chapter 13 Bankruptcy (automatic stay)

- Pros: Pauses foreclosure via automatic stay; structured catch-up with court oversight.
- Cons: Attorney/court process; legal costs; credit impact; not always approved.
- Best when: Auction is imminent (this week/tomorrow) and other paths aren’t viable.
- Next step: Consult with a bankruptcy attorney. A Bankruptcy Lawyer:
<https://www.justia.com/lawyers/bankruptcy/california>.

Sell with a Real Estate Agent (retail sale)

- Pros: Highest potential retail price; broad buyer pool. [California AB 2424 protection](#).
- Cons: Slower; preferred show-ready condition/repairs; less flexible offers; less privacy.
- Best when: You list your home a minimum of 5 business days before the sale; it’s a move-in ready house; and the agent has pre-foreclosure experience.
- Next step: Use the 3-Question Agent Interview Checklist (page 8) to find a qualified agent or text “AGENT” to (310) 365-9450.

Sell to an Investor (quick + convenient sale)

- Pros: Fast; as-is condition; high certainty; more flexibility; more privacy.
- Cons: Lower purchase price.
- Best when: Timelines are tight; repairs needed; you want speed and higher certainty.
- Next step: [Book the 15-Minute Foreclosure Help Call](#) to structure a plan that meets your needs.

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Lender Call Script

Pre-call setup:

- Have your loan #, property address, last 4 of SSN, and email ready.
- Goal: confirm status/auction date, get Single Point of Contact (SPOC) info, request reinstatement quote, request loan modification packet + deadlines.

Dial path:

- “Hello, may I please speak to the Loss Mitigation Department?”
- “Before you transfer, what is their direct phone number and email?” Write it down.

Opener (to the loss mitigation rep):

- “Hi, I’m [NAME], loan # [LOAN #]. I’m calling to get the current status of my foreclosure and request options to resolve it. Is this a good time?”

Verify status (facts first):

- “Can you confirm my status, total past-due + fees, and any scheduled sale date?”
- “Who is my single point of contact (name, direct line, and email)?”

Hardship summary (30 seconds):

- “My hardship is [job loss/medical/etc]. Current income is \$[X]/mo; I can start paying \$[Y] on [DATE]. I want the fastest path to resolve.”

The asks (pick what applies; do both if eligible)

- **Reinstatement:**
 - “Please send my full reinstatement quote with a good-through date and exact payment instructions (wire/cashier’s check, address).”
- **Loan Modification:**
 - “Please email the loan modification application and the exact document checklist, with submission deadline and review timeline.”
- **Pause request (if sale date set or imminent doc submission):**
 - “If I submit the requested docs by [DATE], will you request to pause the foreclosure process? What’s required for that pause, and who confirms it in writing?”

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Lender Call Script (cont.)

Specific commitments (make them list it):

- “What documents, to whom, and by when do you need to:
 - issue the reinstatement quote,
 - accept my modification application as complete, and
 - request a pause of the foreclosure process?”
- “Please repeat the deadlines and amounts so I can note them.”

Close (book your next call):

- “I’ll send [DOCS] by [TIME] today. Can we schedule a check-in on [DAY/TIME] to confirm receipt and next steps?”

If stonewalled

- “Understood—who is the supervisor or escalation contact for Loss Mitigation who can confirm requirements for a pause request?”
- “Please note in my file that I requested loss mitigation options and am submitting documents today.”

Post-call email (immediately)

- Subject: “[NAME] – [LOAN #] – Next Steps & Deadlines”
- “Thanks for the call. Per our convo: status [X], past-due [\$\$], sale date [DATE/none]. You requested [DOCS] by [DEADLINE]. I will send by [TIME] today. Please confirm receipt and, if eligible, confirm the pause request in writing. SPOC: [NAME, EMAIL, PHONE]. — [NAME, PHONE]”

Follow-up cadence (front-load touches)

- Day 1: call → voicemail → email; call again later if no reply.
- Days 2–3: 2 calls/day + short email until receipt confirmed.
- Then daily touch until written confirmation on quote/packet/pause request. Keep messages short and natural.

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Heirs & Personal Representatives

You're not the borrower, but you're an heir or court-appointed Personal Representative (PR) or Administrator. Use this to contact the lender and move fast.

Identify your status (check one)

- I'm the court-appointed PR or Administrator (letters issued).
- I'm an heir, no probate opened yet. Usually takes 6 weeks for Court to appoint an Administrator.

If you are the PR/Administrator (probate opened)

- Gather: Letters Testamentary/Administration, Death Certificate, your ID.
- Call lender Loss Mit (use Pages 3–4) and say: "I'm the PR for [Borrower], Loan #[#]. I'm requesting status, a reinstatement quote, and—if we submit a complete review—asking you to pause the foreclosure process."
- Ask for their third-party authorization form (so you can speak/manage the file) and send it same day.
- Request in writing: past-due + fees, sale date (if any), and where to send docs/payments.

If no probate opened (heir)

- Call lender Loss Mit and say: "I'm an heir of [Borrower], Loan #[#]. What do you require to discuss the account and accept a pause/review (death certificate, heir affidavit, small-estate docs, PR letters)?"
- Ask for their third-party authorization process (heir version) and email it to yourself.
- If they require a PR/Administrator: contact a probate attorney to open an estate and obtain letters; tell the lender you are initiating this and ask what they'll accept to note the file meanwhile. California State Bar:

<https://apps.calbar.ca.gov/attorney/LicenseeSearch/QuickSearch#searchlink>.

Documents to compile (send today if asked)

- Death Certificate; proof of authority (PR letters or their authorization form); your ID; mortgage statement; any correspondence; hardship summary; income docs (if selling/mod).
- Email recap after every call (from Page 4): who needs what, by when; ask for written confirmation.

Next step

- [Book the 15-Minute Foreclosure Help Call today](#). We'll verify lender requirements for heirs/PRs and, if needed, call your servicer together.

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Find Funds to Reinstate

Use these options today. Combine sources if needed. Confirm the “good through” date on your reinstatement quote before sending funds.

1. Family/Friends Bridge
 - a. Ask for a short-term loan or gift to catch up arrears.
 - b. Script: “I’m behind due to [hardship]. If I wire \$[amount] by [date], the lender can pause the foreclosure process. Can you help with \$[amount] for [X] months? I’ll repay from [source/timeline].”
2. Employer Advance
 - a. HR or manager advance/bonus against future pay.
 - b. Script: “I need a one-time advance of \$[amount] to prevent foreclosure. I can repay via payroll over [X] months.”
3. Retirement Funds
 - a. 401(k) loan or hardship withdrawal (ask plan admin).
 - b. Note: Loans must be repaid; withdrawals may have taxes/penalties. Confirm timing to meet the good-through date.
4. Sell Assets Fast
 - a. Vehicle, equipment, jewelry, tools, collectibles. Use local marketplaces for speed. Get bill of sale and proof of funds.
5. Assistance & Credits
 - a. Check local/state hardship funds, church/community grants, utility credits freeing cash for arrears. Some churches provide temporary assistance. Call 211 to search for additional resources.
 - b. CalHFA Keep Your Home California: <https://www.calhfa.ca.gov/kyhc/faqs.htm>
6. New Money Inflows
 - a. Extra shifts, temporary gig work, or side jobs. Apply first paychecks directly to arrears; document the plan in your hardship letter.
7. Lender Options (if full reinstatement isn’t possible)
 - a. Ask for a payment plan or to review a loan modification. Submit the full doc checklist and request the lender to pause the foreclosure process while reviewing.
8. Guardrails
 - a. Avoid upfront “foreclosure help” fees from unknown parties. Only pay the lender/attorney of record with verified instructions. Keep receipts.
9. Proof Bundle (send this with your hardship/doc packet)
 - a. Screenshots of funds in account, letters of commitment from helpers, employer advance note, or 401(k) loan approval. Shows seriousness and speeds review.
10. Today’s Action (checklist)
 - a. Confirm reinstatement good-through date + exact payment instructions.
 - b. Pick 2–3 sources above; text/call now.
 - c. Email lender proof + ask for written confirmation on pause request while funds finalize.

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Hardship Letter

[Your Name]
[Your Address]
[City, State,
ZIP] [Phone
Number] [Email
Address] [Date]

[Loan Servicer Name]
[Servicer Address]
[City, State, ZIP]

Re: Request for Loan Modification – [Loan Number]

Dear [Loan Servicer],

I fell behind due to [job loss/medical expense/divorce/transfer/other] on [date]. As a result, I missed payments from [MM/YYYY] to [MM/YYYY].

My situation has improved. [Explain what has changed]. As of [date], my income is \$[monthly amount] from [employer/source]. I will be able to make payments now.

Please send the loan modification application and exact document checklist, with submission deadline and review timeline.

Please confirm receipt of this email. You can reach me at [phone] and [email]. Thank you for helping me resolve this.

Sincerely,
[Your Name]

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Frequently Asked Questions

Why do you help stop foreclosures for free?

Because most homeowners don't need to sell. I map options first and point you to the best one—even if it's not me. My team and I believe in "paying it forward."

Can you stop all foreclosures?

No. Some cases can't be paused due to liens, court orders, or timing. But we'll still map the best path for you.

How fast can this happen?

It depends on your lender, docs, and deadlines. Faster when you contact them early and submit a complete packet.

Does an investor or you ever buy a house and rent it back?

No. That often ends badly. If selling is best, I'll help you exit cleanly and get set up for what's next.

Do you or private parties lend money for reinstatements?

No loans. They can make things worse. We'll explore safer sources (family bridge, employer advance, 401k loan, assistance) using the "Find Funds" checklist.

What is the 3-Question Agent Interview Checklist?

Three questions to vet foreclosure experience and timeline control:

1. How many families in pre-foreclosure or short-sale listings have you and your team helped?
2. If an auction date gets set during escrow, what's your step-by-step plan to keep the deal alive?
3. Can you give me a same-day net sheet and timeline, and compare it to an investor offer so I can decide now?

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Your Next Steps

1. Call Loss Mitigation using the script (pages 3-4).
2. Pick your path:
 - a. Reinstate: Request quote + instructions; use Find Funds (page 5).
 - b. Loan Mod: Request packet + deadlines; send hardship letter (page 6) + docs.
3. Ask the lender to pause the foreclosure process while you submit/resolve.
4. [Book the 15-Minute Foreclosure Help Call](https://calendly.com/agonzalez-pacificres)
(<https://calendly.com/agonzalez-pacificres>) or call/text (310) 365-9450. We'll confirm deadlines and, if needed, loop in a bankruptcy attorney or I can help as an experienced real estate agent.



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