

Foreclosure Help Pack 1-Page Quick Start

Free Plan + 24-Hour Intake to ask your lender to pause the foreclosure process

Not legal, tax, or financial advice. Some cases can't be paused due to liens, court orders, or timing.

1. Call your lender's Loss Mitigation Department now (say the following 3 lines):
 - a. "Hi, I'm [NAME], loan #[LOAN] at [ADDRESS]. I'm calling to resolve my overdue payments. Is now a bad time?"
 - b. "Please confirm my status, total past-due + fees, auction date, and my single point of contact (name/email/phone)."
 - c. "Please send my full reinstatement quote (with good-through date + payment instructions) and the loan mod packet + exact doc checklist and deadlines."
2. Pick your path (do one today)
 - a. Reinstate: Use these fast sources (combine if needed): family/friends bridge, employer advance, 401k loan/hardship withdrawal, sell assets.
 - b. Loan Mod: Draft a 1-page hardship letter (what happened, what changed, what you can pay now) + send full doc checklist (income, bank, taxes, ID). Ask for review timelines and how to request a pause during review.
3. Send it today + lock deadlines
 - a. Email a recap: who needs what, by when; ask for written confirmation (quote, packet, or pause request in process). Keep replies short and same-day.
4. [Book the 15-Minute Foreclosure Help Call \(today\)](#)
 - a. Go to <https://calendly.com/agonzalez-pacificres> or text "APPT" to (310) 365-9450.
 - b. We'll verify your lender notes and, if needed, call your servicer together.
5. Options at a glance
 - a. Reinstate: Pay past-due fees by the good-through date (fastest keep-home path).
 - b. Loan Mod: Submit full docs; lender reviews new terms (payment may stay the same, drop, or increase).
 - c. Chapter 13 Bankruptcy: Attorney-filed plan that pauses via automatic stay (use when auction is imminent (today/tomorrow)). CA Bankruptcy Lawyers: <https://www.justia.com/lawyers/bankruptcy/california>.
 - d. Sell with an Agent: Highest potential price if list-ready and no deadline pressure.
 - e. Sell to an Investor: Fast, as-is condition, flexible, more privacy.
6. Not the borrower? (heir or PR/Administrator)
 - a. If you're a PR (Personal Representative) or Probate Administrator: include Letters + Death Certificate to lender; ask for their authorization form.
 - b. If you're an heir with no probate: ask what they require to discuss the account (death certificate, heir authorization, or PR). Then proceed with steps above.
7. Want more?
 - a. For the full Foreclosure Help Pack with scripts, hardship letter template, "Find Funds" checklist, and 3-Question Agent Interview checklist—scan the QR code below, or go to <https://savemypropertysocal.com/stop-a-foreclosure-fast/>, or text "9-PACK" to (310) 365-9450.

[Book the 15-Minute Foreclosure Help Call Today](#) • Call/Text Alex at (310) 365-9450