

Checklist sa Pagharap sa Foreclosure

Sundin ang listahang ito sa sandaling mahuli kayo sa bayad. Bawat araw bago ang sale ay nagbibigay sa inyo ng mas maraming opsyon. Naglilingkod sa Fredericksburg at sa bawat county sa loob ng mga 30 milya.

NGAYONG ARAW

- ☐ Buksan ang bawat sulat mula sa nagpapautang, servicer o law firm. Isulat ang anumang petsa ng sale at file number.
- ☐ Tumawag sa libreng HUD-approved na housing counselor: Central Virginia Housing Coalition (540) 604-9943 o HUD (800) 569-4287. Puwedeng humingi ng interpreter.
- ☐ Tawagan ang Loss Mitigation department ng inyong servicer. Itanong: May naka-schedule bang sale? Padalhan ako ng loss mitigation application.
- ☐ Magsimula ng call log: petsa, sino ang nakausap, reference number, at ano ang ipinangako.

NGAYONG LINGGO

- ☐ Alamin ang inyong 37-day deadline (petsa ng sale bawas 37 araw). Ang kumpletong application bago noon ay dapat suriin bago ang sale.
- ☐ Humingi nang nakasulat ng detalyadong reinstatement quote AT payoff statement (mula sa law firm ng trustee kung may notice of sale kayo).
- ☐ Ipunin: pay stub (30 araw), 2 buwang bank statement, 2 taong tax return, mga benefit letter, at isang utility bill.
- ☐ Isulat at pirmahan ang hardship letter. Magpadala ng kumpletong application at kumuha ng nakasulat na kumpirmasyon na kumpleto ito.
- ☐ Basahin ang seksyong "Borrower's Right to Reinstate" ng inyong deed of trust (madalas nagtatapos 5 araw bago ang sale).

PROTEKTAHAN ANG SARILI

- ☐ Huwag kailanman magbayad ng up-front fee para "iligtas" ang bahay. Ipinagbabawal ito ng batas ng Virginia.
- ☐ Huwag kailanman ilipat ang deed o pumirma ng papeles na may blangkong espasyo sa labas ng settlement office.
- ☐ Kumpirmahin ang anumang wiring instructions sa pagtawag sa law firm sa numerong kayo mismo ang naghanap.
- ☐ Kumuha ng bawat pangako nang nakasulat. Tawagan ang trustee isang araw bago ang sale para kumpirmahin ang anumang postponement.
- ☐ Nasa active duty, o nagsimula ang loan bago ang serbisyo? Sabihin sa servicer nang nakasulat: maaaring protektahan kayo ng SCRA.

KUNG HINDI NA POSIBLENG PANATILIHIN ANG BAHAY

- ☐ Alamin ang inyong mga numero: payoff amount, magkano maibebenta ang bahay, at magkano ang matitira sa inyo.
- ☐ Ikumpara: pagbebenta sa agent, cash sale, sale-leaseback, short sale. Kumuha ng nakasulat na alok at ipasuri sa abogado.

May tanong? Real Hope: 540-698-5551 · help@realhopeva.com · realhopeva.com/tl

Tulong legal: Legal Aid Works (540) 371-1105 o statewide (866) 534-5243. Militar: legal assistance office ng base o Military OneSource (800) 342-9647. Libreng tulong sa inyong county: realhopeva.com/tl#help

Facing Foreclosure Checklist

Work through this list as soon as you fall behind. Every day before the sale gives you more options. Serving Fredericksburg and every county within about 30 miles.

TODAY

- ☐ Open every letter from your lender, servicer or a law firm. Write down any sale date and file number.
- ☐ Call a free HUD-approved housing counselor: Central Virginia Housing Coalition (540) 604-9943 (Spanish available) or HUD (800) 569-4287.
- ☐ Call your servicer's Loss Mitigation department. Ask: Is a sale scheduled? Send me a loss mitigation application.
- ☐ Start a call log: date, who you spoke with, reference number, what was promised.

THIS WEEK

- ☐ Find your 37-day deadline (sale date minus 37 days). A complete application before then must be reviewed before the sale.
- ☐ Request a written, itemized reinstatement quote AND payoff statement (from the trustee's law firm if you have a notice of sale).
- ☐ Gather: pay stubs (30 days), 2 months of bank statements, 2 years of tax returns, benefit letters, a utility bill.
- ☐ Write and sign your hardship letter. Send a complete application and get written confirmation it is complete.
- ☐ Read the "Borrower's Right to Reinstate" section of your deed of trust (often ends 5 days before the sale).

PROTECT YOURSELF

- ☐ Never pay an up-front fee to "save" your home. Virginia law bars it.
- ☐ Never sign over your deed or sign papers with blank spaces outside a settlement office.
- ☐ Confirm any wiring instructions by calling the law firm at a number you found yourself.
- ☐ Get every promise in writing. Call the trustee the day before the sale to confirm any postponement.
- ☐ On active duty, or your loan started before service? Tell your servicer in writing: the SCRA may protect you.

IF KEEPING THE HOME ISN'T POSSIBLE

- ☐ Know your numbers: payoff amount, what the home would sell for, and what you would walk away with.
- ☐ Compare: sell with an agent, cash sale, sale-leaseback, short sale. Get offers in writing and have an attorney review.

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