

面临止赎（Foreclosure）清单

一旦拖欠房贷，请立即按此清单行动。距离拍卖日越早行动，您的选择就越多。服务弗雷德里克斯堡（Fredericksburg）及周边约 30 英里内的所有县。

今天

- ☐ 拆开贷款机构、贷款服务商或律师事务所寄来的每一封信。记下任何拍卖日期和案件编号。
- ☐ 致电 HUD 认证的免费住房顾问：Central Virginia Housing Coalition (540) 604-9943，或 HUD (800) 569-4287。可要求口译服务。
- ☐ 致电贷款服务商的损失减免（Loss Mitigation）部门。询问：是否已安排拍卖？请寄给我一份损失减免申请表。
- ☐ 建立通话记录：日期、与谁通话、参考编号、对方承诺了什么。

本周

- ☐ 算出您的 37 天期限（拍卖日减 37 天）。在此之前提交的完整申请，必须在拍卖前得到审核。
- ☐ 书面索取逐项列明的恢复贷款（reinstatement）报价和还清（payoff）金额说明（如已收到拍卖通知，向受托人的律师事务所索取）。
- ☐ 准备材料：30 天的工资单、2 个月的银行对账单、2 年的报税表、福利证明信、一张水电费账单。
- ☐ 写好并签署困难说明信。提交完整申请，并取得申请已完整的书面确认。
- ☐ 阅读您的信托契据（deed of trust）中“Borrower's Right to Reinstate”一节（通常在拍卖前 5 天截止）。

保护自己

- ☐ 绝不预先付费请人“挽救”房屋。弗吉尼亚州法律禁止此类收费。
- ☐ 绝不在正规过户办公室以外转让房契，也绝不签署有空白处的文件。
- ☐ 任何电汇指示，都要用您自己查到的电话号码打给律师事务所核实。
- ☐ 所有承诺都要书面确认。拍卖前一天致电受托人，确认是否已延期。
- ☐ 正在服现役，或贷款是在服役前办理的？请书面告知贷款服务商：SCRA 可能保护您。

如果无法保住房子

- ☐ 了解您的数字：还清金额、房子能卖多少钱、您最终能拿到多少。
- ☐ 比较：通过经纪人出售、现金出售、售后回租、短售（short sale）。要求书面报价，并请律师审阅。

有疑问？Real Hope: 540-698-5551 • help@realhopeva.com • realhopeva.com/zh

法律帮助：Legal Aid Works (540) 371-1105 或全州热线 (866) 534-5243。军人：基地法律援助办公室或 Military OneSource (800) 342-9647。您所在县的免费帮助：realhopeva.com/zh#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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Legal help: Legal Aid Works (540) 371-1105 or statewide (866) 534-5243. Military: base legal assistance office or Military OneSource (800) 342-9647. Free help for your county: realhopeva.com/#help