

Foreclosure Homeowner: 7 Things You Must Do in the Next 72 Hours

Take control of your situation without guessing, panicking, or making a costly mistake

INSTRUCTIONS

If you're behind on payments or receiving foreclosure notices, go through this checklist right now. Don't overthink it. Don't skip steps.

This is about protecting yourself before things move further out of your control.

1. Open Every Letter You've Been Avoiding

Yes—even the scary ones. You need to know:

1. Who sent it (lender, attorney, court)
2. What stage you're actually in
3. Any deadlines listed

Avoiding this is how people lose options without realizing it.

2. Find Your Exact Timeline

You need one answer:

"How much time do I actually have?"

Look for:

1. Notice of Default
2. Notice of Sale
3. Auction date

Your next move depends entirely on this.

3. Write Down What You Owe (Not What You Think You Owe)

Get real numbers:

1. Missed payments
2. Late fees
3. Total payoff amount

Guessing here can cost you thousands.

4. Stop Talking to Random "Cash Buyers" (For Now)

If you're getting calls or texts—pause. Right now you don't have enough information to:

1. Evaluate offers
2. Know if you're being lowballed
3. Protect your equity

You need clarity first.

5. Check If You Have ANY Equity Left

This is a big one. Estimate:

1. What your home could realistically sell for
2. Minus what you owe

If there's equity, you have leverage.

If not, you still have options—but they're different.

6. List Every Possible Exit (Even If You Don't Like Them)

Right now, you're not choosing—you're mapping. Your options may include:

1. Selling before foreclosure
2. Loan modification
3. Short sale
4. Bankruptcy protection

Most homeowners only see one option... and it's usually the worst one.

7. Talk to Someone Who Actually Understands Foreclosure (Not Just Sales)

This is where everything changes.

You need someone who:

1. Knows the process
2. Understands your rights
3. Can walk you through your real options

Not someone trying to rush you into a deal.

WHY THIS IS IMPORTANT

Foreclosure doesn't happen overnight—but it feels like it does when you don't understand what's happening. Most homeowners don't lose their homes because they had no options. They lose them because:

1. They waited too long
2. They trusted the wrong person
3. Or they didn't know what to do next

This checklist gives you back control. And right now, control is everything.

Get clarity on your situation before it's too late.

Let's walk through your current setup and identify where your financial visibility, reporting, and forecasting may be breaking down.

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