UTAH HOMEOWNER GUIDE

Behind on Your Mortgage?

Your options, your timeline, and where to find free help, in plain language.

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Keep it Real

Not affiliated with your lender, any government agency, or any nonprofit.

You have more options than you think

If you're behind on your mortgage, the earlier you look at your options, the more of them you keep. This guide lays out every path Utah homeowners have, including the ones where you stay in your home.

I'm Tasha, a local agent with eXp Realty. I'm not with your lender, and nothing here requires you to work with me. My goal: that you decide with real information, not guesses.

How the process works in Utah

The key date is when the Notice of Default was recorded. From there you have 3 months to catch up, and the earliest possible sale is roughly 4 months out.

1. **Missed payments**
   Federal rules generally keep your servicer from starting foreclosure until you're more than 120 days behind. This is the best time to call them.

2. **Notice of Default: your 3-month window**
   The trustee records it with the county and mails you a copy. For the next 3 months you can reinstate: pay the past-due amount plus late, legal, and collection fees, and the foreclosure stops.

3. **Notice of Sale**
   After those 3 months, the trustee can schedule a sale and must post notice at least 20 days ahead. Stopping it now usually means paying off the full loan or closing a sale first.

4. **Trustee sale**
   The home is sold at public auction. Utah gives no right to buy it back afterward, and the lender can sue for any shortfall if it files within 3 months.

Not sure which step you're in? The Notice of Default date is public record with your county recorder, or I can look it up for you.

If you want to keep your home

Your servicer (the company you send payments to) controls most of these options. Call them first and ask what they offer for your situation.

Reinstatement

Pay everything past due, plus fees, in one payment within the 3-month window.

BEST FIT You can pull together a lump sum.

Repayment plan

Catch up over several months on top of your regular payment.

BEST FIT The setback was short and your income is back.

Forbearance

Payments paused or lowered for a set time. They're not forgiven; you repay them later.

BEST FIT A temporary hit like a job loss or illness.

Loan modification

A permanent change to your loan's rate, term, or balance.

BEST FIT Your income has changed for the long haul.

Refinance

A new loan pays off the old one.

BEST FIT You have solid equity plus the credit and income to qualify.

Bankruptcy

A court process that can pause a sale. Talk to an attorney first.

BEST FIT Other debts are part of the problem.

A free HUD-approved housing counselor can help you request any of these and talk to your servicer with you.

CALL FREE
800-569-4287

If you decide to move on

If staying isn't realistic, selling before the sale date is usually how you protect your equity and your credit. Equity left in the home at auction often goes with it.

Traditional sale

List the home at market value and keep what's left after the loan and selling costs.

BEST FIT You have equity and some time before the sale date.

Cash offer

An investor buys the home as-is on a fast timeline. Offers usually come in under market, so compare them to a traditional sale.

BEST FIT The sale date is close or the home needs work.

Short sale

Your lender agrees to accept less than what you owe. It needs their approval and takes time, so start early.

BEST FIT You owe more than the home is worth.

Deed in lieu

You hand the home back to the lender voluntarily. Lenders often want you to try selling first, and some offer moving money, called "cash for keys."

BEST FIT Selling isn't working and you want a clean exit.

GOOD TO KNOW

Under contract and the sale date is close? Ask your servicer whether they'll postpone the sale so the closing can happen.

After the auction, it's final. Utah gives no right to buy the home back after a trustee sale, so act before the date.

Red flags: how to spot a scam

Some of the mail and calls you'll get are designed to take what equity you have left. Walk away from anyone who:

- Asks you to sign your deed over to them or someone they know
- Tells you not to talk to your lender, an attorney, or a counselor
- Claims a special connection to your lender or says they're with the government
- Tells you to send mortgage payments to them instead of your servicer
- Charges a fee up front to "save" your home or get you a modification
- Pushes you to sign today, or won't let an attorney see the paperwork

HUD-approved counseling is **free**. If someone wants money for what a counselor does at no cost, that's your sign.

Your first steps this week

Six steps, most under an hour, put you back in control of the timeline.

- [ ] Open every letter from your lender and trustee, and note any dates
- [ ] Find your Notice of Default date to see where you are in the 3-month window
- [ ] Call your servicer: "What options do you have for me, and what do you need?"
- [ ] Call a free HUD-approved housing counselor at 800-569-4287
- [ ] Get a realistic idea of what your home is worth versus what you owe
- [ ] Decide what matters most: staying, protecting your credit, or keeping your equity

Free help

RESOURCE	WHAT THEY DO	REACH THEM
HUD-approved counselors	Explain options, help with paperwork, talk to your servicer with you	800-569-4287 hud.gov/counseling
Utah 211	Connects you to local counselors and assistance	Dial 211
Utah Legal Services	Legal help for qualifying households	utahlegalservices.org
Utah Courts self-help	Plain-language steps of the Utah process	utcourts.gov

Heads-up: Utah's pandemic-era Homeowners Assistance Fund for mortgage help has closed. Be careful with anyone promising state grant money.

HOW I CAN HELP · FREE, NO STRINGS ATTACHED

Your free equity snapshot

What your home is worth today and what you'd walk away with after the loan and costs, plus a personal timeline from your Notice of Default date and a side-by-side look at your options.

IF YOU DECIDE TO SELL WITH ME

No out-of-pocket prep costs
Notable Pay-at-Close certified: paint, repairs, and cleanup covered up front, repaid from the sale at closing.

Cash offers, side by side
ExpressOffers certified: offers from a pool of cash buyers, shown next to a traditional sale. You pick.

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CALL OR TEXT
385-503-3224

I'm a licensed real estate agent with eXp Realty. I'm not affiliated with your lender, any government agency, or any nonprofit, and this guide isn't legal, tax, or financial advice. Talk to your servicer, a HUD-approved counselor, or an attorney before making decisions. Prep funding and cash-offer programs require a listing agreement and are subject to program terms. Information as of November 2026. Sources: Utah Courts, Utah Code, CFPB, Utah Legal Services.