BEHIND ON YOUR MORTGAGE?

LET'S EXPLORE YOUR POSSIBLE PATHS.

You may be wondering whether you can keep your home, whether selling would help, or where to begin. You don't have to sort through those questions alone.



PATH 1: EXPLORE KEEPING YOUR HOME

"What if I want to stay?"

Depending on your loan and circumstances, mortgage assistance may be available. I can help you identify questions to ask your servicer and understand how keeping your home fits into the bigger picture. Your servicer determines eligibility and assistance terms.



PATH 2: EXPLORE SELLING AND USING YOUR EQUITY

"Could I sell, pay what I owe, and still walk away with money?"

Possibly. Being behind does not necessarily mean you need a short sale. I can review your home's market value and estimated selling expenses with you to help determine whether a regular sale could cover your mortgage payoffs and other obligations.



PATH 3: EXPLORE A SHORT SALE

"What if selling wouldn't bring enough to cover my mortgage?"

A short sale may be worth exploring. It involves obtaining approval to sell when the proceeds will not cover the full mortgage balance. I can help you understand the real estate process and identify the information and coordination your situation may require. Approval depends on your loan and the parties involved.



HAVE YOU RECEIVED A FORECLOSURE NOTICE?

Tell me immediately if you have a notice or scheduled sale date. Timing matters. Listing your home or requesting a short sale does not automatically stop foreclosure; legal deadlines and questions require guidance from a qualified attorney.

NOT SURE WHICH PATH FITS?

START WITH A CONVERSATION.

You do not need a completed package—or every answer—before contacting me. Let's discuss your goals, your home, and where things stand so we can identify a practical next step.

FROM "CAN I KEEP MY HOME?" TO "DOES SELLING MAKE SENSE?"

I'll help you understand your selling options and coordinate with the appropriate professionals, with your permission, as you decide how to move forward.

CALL OR TEXT

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Educational information, not legal, tax, or lending advice. Assistance, short sale approval, and release of unpaid debt are not guaranteed.