

Foreclosure Rescue

Let us stop your foreclosure, put cash in your pocket, and save your financial future.
Here are your EIGHT options when facing a foreclosure.

1. Loan Modification

2. Forbearance Agreement

3. Refinance Your Mortgage

4. Deed in Lieu of Foreclosure

5. Sell Your Home to a Realtor

6. Sell Your Home to A Cash Buyer

7. Sell Your Home Subject To

8. Do Nothing and Lose Your Home



Who am I?

I'm reaching out with a sincere purpose: to help homeowners facing tough situations like foreclosure or financial distress. Over the years, I've become a trusted advocate for people navigating one of the most stressful times of their lives.

With so many changes happening in the banking and mortgage industries, it's more important than ever to have someone on your side—someone who will offer honest, educated guidance tailored to your unique situation.

That's where I come in. My goal is to provide you with **free, no-obligation advice** to help you understand your options and make the best possible decision for your future. There are no fees, no pressure—just clear, compassionate support.

If you have questions about your current situation or would simply like to talk through your options, I'm here to help.

Feel free to call anytime for friendly, trusted advice.

Warm regards,

Suzanne

1. LOAN MODIFICATION

A **loan modification** is when your lender agrees to change the original terms of your mortgage to make the payments more affordable. This might include reducing your interest rate, extending the length of your loan, or adding missed payments to the end of the loan.

It sounds like a good solution—and in some cases, it can be. However, it's important to know that **loan modifications are not guaranteed**, and only a small percentage of applicants are approved. Even if you qualify, lenders often place you in a **5- to 6-month “trial period”** where every payment must be made on time and in full. If you are even **one day late or one dollar short**, your modification can be canceled, and foreclosure proceedings resume immediately.

Many companies claim they can help you get a loan modification—but beware. Most of them charge **thousands of dollars up front** and **cannot guarantee results**. These are often predatory services that leave homeowners worse off than when they started. You do **not** need to pay anyone to apply for a modification. You can—and should—work directly with your lender.

Even then, proceed with caution. Just because you're in communication with your lender does not mean your foreclosure process has been paused or canceled. Many homeowners have been told by their bank that “everything is fine” or that their foreclosure sale is “on hold,” only to find out later—**after the fact**—that their home has been sold at public auction.

Real example: A homeowner, believing the lender was delaying the foreclosure due to a pending modification review, later discovered their home had already been sold at auction. By the time they realized, it was too late—the sale had gone through and eviction was imminent.

Always verify any foreclosure delay with your county's Public Trustee or foreclosure attorney—not just your lender. Get every agreement in writing and keep detailed records of every conversation.

Even if your modification is approved and you complete the trial period, you'll still be years behind on your mortgage compared to selling and starting fresh. And if you don't make it through the process, you may find yourself **further in debt, back in foreclosure**, and with fewer options remaining.

2. FORBEARANCE AGREEMENT

If a loan modification isn't approved, your lender might offer a **forbearance agreement** instead. This is a temporary arrangement where the lender agrees to pause or reduce your monthly mortgage payments for a limited period—usually 3 to 6 months—while you catch up on what you owe.

However, there's a catch: lenders typically require you to pay **40%–50% of your past-due balance up front**, plus attorney fees. The rest of your missed payments are added to your regular mortgage payments over the next 6–12 months. That means you could face **significantly higher monthly payments** during the repayment period.

Even worse, you're **still in foreclosure** during this time. If you miss even one of the increased payments, the forbearance agreement is void, and the foreclosure process moves forward. The bank may simply postpone the foreclosure sale from month to month, but unless you make every payment, they will not issue a foreclosure withdrawal letter.

Statistics show that **90% of homeowners fall out of forbearance agreements** within the first three months due to the financial strain. What starts as a hopeful solution often ends in deeper debt and fewer options.

3. REFINANCE YOUR MORTGAGE

Refinancing might sound like a smart way to reset your mortgage—but unfortunately, it's rarely an option once you've missed payments or entered foreclosure. Some mortgage brokers may still offer to “help,” but beware: they may charge **appraisal, application, and broker fees**, only to tell you later that you don't qualify.

In many cases, these brokers take advantage of homeowners' desperation to earn a fee without delivering real results. If you're behind on payments or in pre-foreclosure, refinancing is usually not a viable path forward.

4. DEED IN LIEU OF FORECLOSURE

With a **deed in lieu**, you voluntarily transfer ownership of your home back to the bank to avoid a foreclosure auction. While this may stop the public sale, it still **damages your credit** and often results in a **1099-C** from the IRS—meaning you could owe taxes on the difference between your mortgage balance and the amount the bank recovers from selling your home.

You also walk away with nothing—**no money, no home, and a foreclosure-like mark on your credit report** that can make it difficult to buy, rent, or secure financing in the future.

5. SELL YOUR HOME TO A REAL ESTATE AGENT

Remember, you have to disclose to your listing agent that you are behind in payments or in foreclosure. Even if your listing agent got a contract on your house today, it will take 30 to 45 days to close in most cases. If your foreclosure date is before that, then this will not be an option for you. Listing your home with an agent right now may not be an option, unless you're willing to sell it well below market value. Even at below market value, it will still take 30 days to close. We do have expert realtors that can possibly work with you in this short time span.

Sometimes, realtors can be helpful. However, most of the time they will just get in the way. Sometimes they will come to you and say they have a buyer for your home, but they will only say this to get you to list your property for a long time listing. If they say this, it is okay to give them a 24-hour listing. You give them the 24-hour listing so that they can bring the buyer by that they have promised you. Most realtors will not do this because they do not have a buyer, they just want a listing. This is the safest way for you to not be tied up in a long-term listing.

Overall, you need to be careful.

Make sure that everyone you work with puts everything in writing, including a way you could get out of the contract without any further damage to you or your situation.

6. SELL YOUR HOME TO A CASH BUYER

This is often the **fastest, most reliable, and stress-free option** for homeowners in foreclosure. At Moxie Home Solutions, we buy homes **as-is**, in **any condition**, with **no agent commissions, no repairs, and no waiting**.

We can close in as little as **7 days, pay off your mortgage, cover your back payments, and put cash in your hands**—so you can move forward with dignity and financial peace of mind.

You'll never be pressured, and there are **no hidden fees**. Just real solutions from people who care.

7. SELL YOUR HOME SUBJECT TO

If you're behind on payments but want to avoid foreclosure without the pressure of selling immediately, selling your home **"subject-to" the existing mortgage** could be a smart and flexible solution.

Here's how it works:

You transfer ownership of the property to a buyer through a legal agreement (usually a Warranty Deed), and **they take over responsibility for making your mortgage payments**. They pay any **past-due amounts** to bring the loan current, and continue making the monthly payments **on your behalf**.

This option allows you to:

- **Avoid foreclosure and the damage it does to your credit**
- **Catch up on missed payments without taking on more debt**
- **Stay in the home temporarily, if needed, while you transition**
- **Potentially rebuild your credit over time** as the buyer maintains a good payment history

Once the home is sold or refinanced, you're fully released from the obligation. Unlike foreclosure or a short sale, this option **preserves your credit and offers a path to recovery**, especially if you're not ready to sell outright or need a little more time to plan your next steps.

It's important to know that your name will still remain on the loan during the agreement period, so choosing the right partner is key.

8. DO NOTHING AND LOSE YOUR HOME

Sadly, this is the path many homeowners end up taking—not because they want to, but because they wait too long or don't realize they have better options. Doing nothing will result in a foreclosure sale. Afterward, a sheriff may arrive with an eviction notice, and everything in your home—your belongings, furniture, and memories—can be placed on the curb.

A foreclosure will stay on your credit report for **7 to 10 years**, making it difficult to rent, buy, or get approved for basic financing.

Let's Talk—Your Options Are Still Open

Every situation is unique, and our mission at **Moxie Home Solutions** is to give you the support and information you need to make the best choice for your future.

If you'd like to explore how a cash sale could resolve your situation quickly and painlessly, **we're here to help—no pressure, no cost, just honest answers**.

Please let us rescue you from this tragedy.

Sincerely,

Suzanne