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# HOW TO STOP AND AVOID FORECLOSURE

A FREE GUIDE

# **PURPOSE OF THIS GUIDE...**

## **THIS GUIDE WILL HELP YOU:**

Understand the foreclosure process,  
explore your available options, and take  
back control of your situation—so you can  
stop or avoid foreclosure and move forward  
with confidence.

Turn the page to begin...



## ***You're Not Alone—And There's Hope***

Foreclosure is affecting millions of Americans as unemployment rises and housing markets struggle. It's a tough reality, but if you're behind on mortgage payments—or already in the foreclosure process—know that you're not without options.

Falling behind doesn't mean you've failed. Life happens, and foreclosure can happen to anyone. The important thing is not to panic or give up. The sooner you understand the process and explore your options, the more likely you are to protect your credit, avoid foreclosure, and move forward.

This guide is here to help you take control. With the right information and a willingness to act, you can find a way out.



# UNDERSTANDING THE FORECLOSURE PROCESS

If you're already familiar with how foreclosure works, feel free to skip ahead. But if you're unsure about the steps involved, having a clear understanding can make a big difference in stopping foreclosure or selling your home quickly and fairly. Here's a simple breakdown:

## 1. Pre-Foreclosure (Before Legal Action Starts)

This is the best time to act. You've likely missed one or two payments, but your lender hasn't yet taken legal steps. Your credit isn't severely impacted yet, and you still have options:

- Contact your lender to discuss repayment plans or forbearance.
- List your home for sale.
- Connect with a real estate investor who may be able to buy the home or take over your loan.





## 2. Notice of Default (The Formal Start of Foreclosure)

Once you're about 60 days behind, most lenders will file a Notice of Default (or a similar legal notice, depending on your state). This becomes public record and is often physically posted on the property.

This is a serious step—but you still have time to take action.

## 3. 90-Day Waiting Period

After filing the notice, lenders typically must wait about 90 days before they can sell or auction the property. During this window, you can still:

- Catch up on missed payments
- Negotiate with your lender
- Sell the home
- Work with an investor

## 4. Auction and Eviction

If no resolution is found, the property is scheduled for auction. The auction is usually advertised publicly for about 20 days. Once sold, the new owner can require you to move out—unless you've agreed to rent or buy back the property under a new agreement.

### **The Bottom Line:**

The foreclosure timeline moves fast, and every day counts. Laws vary by state, but once a Notice of Default is filed, your options become limited. That's why acting early—before legal filings—is crucial.

If your lender won't work with you, don't panic. There are still other options. But to take advantage of them, you need to move quickly and choose the path that fits your situation best.



# OPTIONS TO AVOID FORECLOSURE

## 1. Sell Your Home

Start by speaking with an experienced local real estate agent to get an accurate market value for your home. A full-service agent with strong marketing and negotiation skills will give you the best chance at selling quickly—much more so than a discount broker who may not have the resources to get the job done before foreclosure hits.

## 2. Explore a Short Sale

If you owe more than your home is worth, your lender may agree to a short sale—accepting less than the full loan amount. Not all homes qualify, and it will still impact your credit, but it can be less damaging than a foreclosure and may help you move on more quickly.

## 3. Consider a Deed-in-Lieu of Foreclosure

With this option, you sign the deed of the home over to the lender to settle the debt and stop foreclosure. Like foreclosure, it affects your credit, but in some cases, you may be able to negotiate temporary rental terms or move-out assistance.

## 4. File Chapter 13 Bankruptcy

If no other options are viable, filing Chapter 13 bankruptcy can legally pause the foreclosure process. It forces creditors to stop collections, including foreclosure—at least temporarily. This is a serious step and not without risk, so consult a bankruptcy attorney to understand the full implications.



# WE'RE HERE TO HELP

If your lender won't work with you or you're simply ready to move on from the home, there are still solutions. At Kris Buys Houses, we can evaluate your unique situation and clearly explain which options may work best for you.

Whether that means selling your home fast, walking away without major damage to your credit, or just getting some peace of mind—we're here to help. Reach out to us today and tell us a bit about your property. We'll respond within 24 hours with practical, honest guidance that's tailored to your needs.



Problem  
Solution





# CONCLUSION

Facing foreclosure can be overwhelming and stressful. While this report covers the basics, it's important to get professional help in your local area.

At Kris Buys Houses, we specialize in foreclosure solutions and have helped many homeowners like you avoid foreclosure, protect their credit, or sell their homes quickly with no fees and all-cash offers.

If you want a straightforward, no-obligation review of your unique situation, we're here to help. Just share some basic details with us, and within 24 hours, we'll provide a clear, unbiased list of your options—with the pros and cons—so you can make the best decision for you and your family.

Contact us anytime to get started.

Contact us today if you'd like us to help you take a look at ALL of your options for your situation!

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