



There is Still Time

**A foreclosure help guide
for Houston-area
homeowners**

Becky Fields | Grandma House Buyer

No pressure. Confidential.

This Booklet is for You

If you're reading this, something has gotten harder to carry alone — maybe falling behind with one missed payment, maybe calls you're not answering, maybe the stack of mail you haven't opened because you know what's inside.

I want to say something plainly before we go any further: whatever brought you here, you don't need to explain it. Money gets tight for good people all the time — for whatever reason. None of that makes you careless. But it can make you feel alone. My aim is to fix that.

It's safe to be honest here. But it's not safe with everybody. Just with someone you trust, who isn't going to judge you for how you got here, and who actually knows what your options look like. Someone who does the right thing, no matter what. That might be me. It might be your lender. It might be a HUD counselor. But find that person, and tell them the truth about where you stand. Hiding from a hard situation almost never makes it smaller.

Here's the other thing: there's a real difference between the moments that call for speed and the moments that call for a deep breath. Some of what's ahead of you needs quick action. Some of it doesn't, no matter how loud the voice in your head is telling you. Part of what this booklet will do is help you tell those two moments apart — because rushing when you don't have to, and waiting when you can't afford to, are both ways good people lose ground they didn't need to lose.

You don't need to have this figured out today. You just need someone honest to talk to when you're ready.

You are not behind. You are not the only one this has happened to. And there is still time to do this well.

Let's walk through it together.

Becky



What's Inside

This booklet walks you through where you stand, what your options are, and where to turn for help. Read it straight through, or jump directly to the section that fits where you are right now.

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If you're already holding a Notice of Sale and need to act now, start with sections 2 and 4.

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When Life Hands You Lemons, Call Your Lender

Before anything else — short sales, bankruptcy, before calling someone like me — call your lender! It sounds simple, but it's the step people skip most often, and it's usually the one with the most room to help you.

Homeowners fall behind for all kinds of reasons: a divorce, a sudden lay-off, a death in the family, an adjustable rate that climbed faster than the budget could keep up. Whatever the reason, your lender has heard it before. Foreclosure is expensive and slow for them too — it is genuinely not their first choice, no matter how the letters read.

One missed payment doesn't ruin anything by itself. It's a flag, not a verdict. The mistake I see most often is homeowners going quiet out of embarrassment, instead of picking up the phone the moment they know a payment is at risk.

Here's what your lender may be able to offer, depending on your loan and your situation:



The call feels harder than it is. Many people are surprised to learn that most lenders would much rather help you stay in the house than take it back.

OPTIONS YOUR LENDER MAY OFFER



Forbearance

A temporary pause



Repayment Plan

Catch up over time



Loan Modification

New terms to fit your situation



Partial Claim

Your lender covers a portion



Debt Forgiveness

In some cases balance may be reduced or forgiven

Forbearance — extra time before any legal action, while you and the lender work out a plan you can actually afford.

A repayment plan — a small amount added to your regular payment for a set stretch of time, until you're caught back up.

Loan modification — a change to the loan's terms itself, such as freezing an adjustable rate or extending the loan's length.

Partial claim — on certain government-backed loans, funds applied toward your missed payments instead of coming from you.

Debt forgiveness — rare, and not something to count on, but occasionally a lender will waive a missed payment once you've shown you can stay current going forward.

None of these are guaranteed, and every lender handles them a little differently — which is exactly why that phone call is worth making before you assume you already know how it'll go.



Pre-Foreclosure Isn't Foreclosure

If you already understand exactly how this process works, feel free to skip ahead. But if it still feels like a fog, this section might help — understanding what's happening tends to make it feel less enormous.

Pre-foreclosure is the stage before any legal filing happens. If you're behind on payments but haven't received a Notice of Default, you're in pre-foreclosure — and it's the best time to act, because nothing here has touched your credit in an irreversible way yet. During pre-foreclosure, you still own your home. Completely. Every option is still on the table: working a deal with your lender, selling the traditional way, selling to a private buyer, or finding another path that fits you.

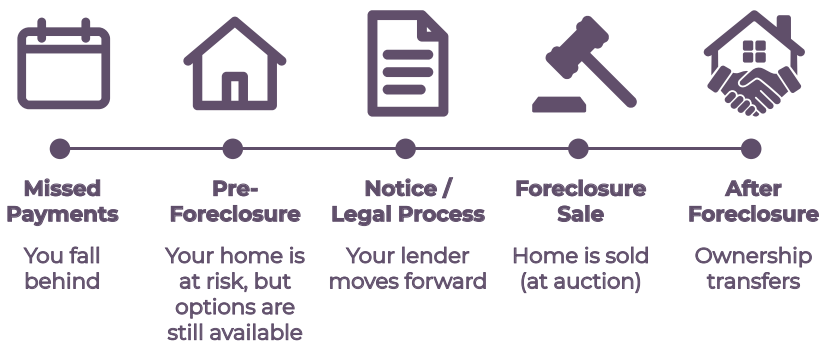


Late Notice: *One missed payment is a flag, not a verdict.*



Notice of Sale: *This is the letter that starts the clock — and the moment to call someone who's seen it before. (Hint: Grandma.)*

THE TEXAS FORECLOSURE TIMELINE



Foreclosure begins in the process when the lender files what's called, in legal and banking terms, a **Notice of Default** — a public filing stating you're behind and that the home could eventually be sold to satisfy the debt. In some cases, notice is also posted at the property. Here in Texas, lenders typically wait a stretch of time — often around ninety days — before this filing happens, though it varies by lender and loan. From there, another window opens before a sale can be scheduled, and that window is where most of the real decisions get made.

The moment everything changes is when a **Notice of Sale** arrives — a letter with an actual date on it. Then the clock gets real. It's why time matters so much in this process. Texas foreclosure sales are held, by statute, on the first Tuesday of the month at the county courthouse. Once that date is set, your window to act starts closing quickly.

Here's the part I want you to hold onto: pre-foreclosure and foreclosure are not the same thing, and knowing which one you're in changes what you should do next. If you're not sure where you stand, that's the very first thing worth finding out — from your lender, from a HUD-approved counselor, or from someone like me.

Timelines vary by lender, loan type, and your situation. This section is meant to help you understand the shape of the process, not to replace legal advice. If you're already holding a Notice of Sale, please also talk to a real estate attorney about your specific rights and deadlines.

Becky's Perspective

I didn't come to this work by studying foreclosure from a distance. I came to it because I've spent years sitting across the table from people going through hard housing transitions, and I've learned that the practical side and the emotional side are never really separate.

I'm a licensed Texas Realtor and a Certified Senior Transition Specialist, and I've spent more than a decade helping Houston-area families navigate the moments when a house stops being simple. I've raised seven children and cared for aging parents in my own home. I know what it's like to carry more than one thing at once — a family, a house, a worry you haven't said out loud yet.

What I've learned, again and again, is that people facing foreclosure aren't usually short on options. They're short on a clear, judgment-free place to lay everything out and figure out which option actually fits. That's the part I try to offer — not a sales pitch, and not false comfort. Just an honest look at where you stand, from someone who has sat with plenty of families right where you are now.

You don't need to have this figured out today. You just need someone honest to talk to when you're ready.



Becky: Ten years in real estate and a lifetime of solving problems. And listening.

Ways to Stop a Foreclosure

If your lender can't find a path that works, or staying in the home isn't realistic, you still have real choices. None of these are quick fixes, and none of them are right for everyone — but each one is worth understanding.

Sell your home. Talk with an experienced local agent who knows your market and can give you an honest read on price. A discount broker's lower fee doesn't save you anything if the home doesn't sell before the timeline runs out — speed and experience matter more than the commission rate here.

A short sale. If your home is worth less than what's owed on it, your agent may be able to negotiate with the lender to accept less than the full balance. This does affect your credit, similar to a foreclosure, and not every loan or lender will agree to it — but it can be a cleaner outcome than letting the process run its course.

Deed-in-lieu of foreclosure. You sign the home's deed back to the lender, which closes out the loan and stops the foreclosure. This also affects your credit much like a foreclosure would, but some lenders are open to letting you stay a while longer or rent the home until it sells.

Chapter 13 bankruptcy. If nothing else has stopped the process, filing puts an automatic legal stay on foreclosure and most other collection efforts. There are real exceptions and real consequences, and this isn't a step to take without a bankruptcy attorney's guidance — which also costs money — but it can buy critical time when everything else has been tried.

If your lender won't work with you and staying in the home isn't realistic, your choices do narrow — but they don't disappear. There is still a way to protect your credit, protect what equity you have, and get through this without more damage than necessary. I'm glad to walk through your specific situation with you, honestly, and help you see which of these paths actually fits.

*“When I make you an
offer, that’s the number
I intend to close on...”*

Resources to Help You Right Now

You don't have to sort through this by yourself, and you don't have to guess at what's true. A few places worth turning to:

- **A local real estate agent** who knows your specific neighborhood and can speak honestly to your home's value and how quickly it's likely to sell.
- **A real estate attorney**, especially once you're holding any paperwork with an actual date on it — Texas foreclosure law and timelines are specific, and a professional can tell you exactly where you stand.
- **A HUD-approved housing counseling agency**. The U.S. Department of Housing and Urban Development maintains a directory of counselors who work with homeowners facing foreclosure, often at no cost, and they can also tell you whether programs like loan modification or refinancing assistance apply to you.
- **Someone like me**, if you'd like a plain, local read on your options before you decide anything. I've spent years helping families in exactly this situation, and I can lay out what selling, waiting, or working with your lender would actually look like for your house.

Make more calls than feels necessary rather than fewer. If your lender takes five days to call you back, use that time to talk to two or three other people rather than sitting with the silence.

One more thing, since it matters to me: when I make you an offer, that's the number I intend to close on — not a number that shrinks once you're committed. And if someone else can genuinely offer you more, I'll tell you that, even if it means you don't end up working with me. That's not a sales line. It's just how I do this.



There is still time to do this well.

When to Hurry, When to Stop and Think

Back at the start of this booklet, I told you there's a real difference between the moments that call for speed and the moments that call for a deep breath. Now that you understand more about how this process actually works, here's how to tell them apart.

Hurry when:

- **You have a Notice of Sale** with an actual date on it. Once that date exists, the timeline is no longer flexible, and every week matters.
- **Your lender or a counselor has given you a deadline** for paperwork, a program application, or a response. Missed windows here are hard to get back.
- **You're actively avoiding a phone call out of fear** rather than strategy. That kind of waiting rarely protects you — it usually just shrinks your options while you're not looking.

Slow down and think when:

- **You're still in pre-foreclosure**, with no Notice of Sale yet. You have more room here than it feels like, and a rushed decision made in fear is rarely your best one.
- **You're choosing between paths** — selling, a loan modification, a short sale — that each deserve a clear head, not a panicked one.
- **Someone is pressuring you to decide today.** A legitimate option will still be a legitimate option next week. Urgency that isn't coming from an actual deadline is usually coming from someone else's interest, not yours.

The goal isn't to move fast or to move slow. It's to know, at each step, which one this moment actually calls for. That's a big part of what I try to help with — not pushing you toward a decision, but helping you see clearly enough to make your own.

A Different Kind of Help

Most of the people who call me aren't sure yet what they want to do. They just know something needs sorting out, and they don't know where to start. That's exactly where I come in.

I'm not here to rush you into a decision, and I'm not going to pretend every situation has the same answer. Some families need to sell quickly. Some need more time with their lender. Some just need an honest conversation before they need anything else. My job is to help you see clearly enough to choose the path that's actually right for you and your family — not the one that's easiest for me.

If you want to talk through your situation, plainly and without pressure, I'm here.

Becky Fields The Grandma Who Buys Houses (346) 598-2424 or email at becky@grandmahousebuyer.com or ghb.li/contact

No pressure. Just a helpful conversation.



Every visit starts the same way — with listening, not a script.

Also From Becky

1-Preparing a Well-Loved Home for Its Next Chapter



Not sure whether to fix it up, list it as-is, or sell directly to an investor? This booklet walks you through all four options: Good, Better, Best, and Sell As-Is, with honest pros, cons, and a side-by-side comparison to help you decide.



ghb.li/nextchapter

2-Downsizing with Dignity



Downsizing is more than a real estate decision. It's a life decision. This booklet helps you think through the emotional, practical, and financial sides of one of life's biggest transitions. It's a calm and honest guide written for people who want to move forward at their own pace.



ghb.li/dignity

3-Guiding Them Home (Book & Workbook)



When you're in the thick of caregiving, a book can offer comfort—but a handbook gets things done.

That's why Guiding Them Home combines the two, to craft tools to serve your family at every stage of the journey.



ghb.li/gth

4-The House They Left Behind (Inherited Property)

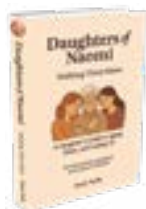


Someone you loved is no longer with you, and now there's a house. This booklet walks adult children and families through every real option — from selling as-is to listing on the MLS — so the decision gets made with care, not pressure, whatever path fits your family.



ghb.li/leftbehind

5-Daughters of Naomi: Walking Them Home (Coming!)



Becky is writing a book for women who are caring, or have cared for aging parents. It's not a clinical guide. It's a companion for the real, lived experience. Learn more or share your story at our website!



ghb.li/don

Let's Talk.

No pressure. Confidential.

If you have questions, or just want to talk through your situation, I'm here.



(346) 598-2424



rebecca@grandmahousebuyer.com



ghb.li/contact



Houston, TX



There is still time to do this well.



GRANDMA
—House Buyer—

Grandma House Buyer
7324 Southwest Fwy, #2-0219
Houston, TX 77074

