THE HOUSE SQUAD

HOMEOWNER RESOURCE CENTER | GEORGIA

Your Next 24 Hours

Worried about losing your home? Here are five practical steps you can take today.

If a foreclosure sale is scheduled, contact your mortgage servicer and seek qualified legal assistance immediately. Do not wait to complete this checklist.

- [ ] **1. Confirm your foreclosure status**
  Review your notices and ask your mortgage servicer whether a foreclosure sale has been scheduled.
- [ ] **2. Contact your mortgage servicer**
  Ask for the homeowner assistance or loss mitigation department. Request information about available options.
- [ ] **3. Seek independent assistance**
  Contact a HUD-approved housing counselor. If a sale has been scheduled, also seek qualified legal assistance immediately.
- [ ] **4. Organize your information**
  Gather mortgage statements, notices, income documents and a list of your essential monthly expenses.
- [ ] **5. Document your next steps**
  Keep records of conversations, application deadlines and written confirmation of any agreed foreclosure postponement.

What to say when you call

"I'm experiencing financial difficulty and would like to understand what mortgage assistance options may be available to me. Has a foreclosure sale been scheduled? What should I do next?"

My important information

Mortgage servicer _____

Confirmed sale date, if any _____

My next action _____

Free independent assistance

HUD Housing Counseling	800-569-4287
Clayton County Legal Aid	404-669-0233
Georgia Legal Services	833-457-7529

Legal aid eligibility and geographic coverage requirements apply.

Clarity before decisions. Options before offers. People before transactions.

TheHouseSquad.com

Educational information only. Not legal, tax or financial advice. Draft for professional review | November 25, 2026.