FREE CHECKLIST

THE FIRST 5 STEPS

Do these five things before you talk to anyone about your house.

The #1 mistake homeowners make is not waiting. It is guessing.
Guessing about what the house is worth, and how much time is left.

These five steps replace both guesses with facts. Start today.

1 Find Out What Your House Is Worth

Everything else depends on this number and most homeowners never look it up. Zillow or Redfin will get you close. A real estate agent will run you a comparative market analysis for free, with no obligation — that is better.

Then subtract what you owe, plus any other liens. What is left is yours — and it is usually far more than people expect.

ACTION: Look up your home value today. Write it down.

2 Find Out How Much Time You Actually Have

A foreclosure notice is not the end. It is the beginning of a legal process that in many states takes months, sometimes years. Go to your county clerk’s website or office and look up your Lis Pendens filing date, then call the recorder’s office to confirm where it stands.

Timelines vary enormously by state and loan type. Never assume. Verify yours.

ACTION: Ask them: "What is the current status of the Lis Pendens filed on my property?"

3 Call Your Servicer — And Get The Answer In Writing

Ask what loss mitigation options you qualify for: reinstatement, a repayment plan, forbearance, a modification. Write down the date, the representative’s name, and their ID number every single time you call.

Phone calls disappear. Written answers do not. A paper trail is the only leverage most homeowners ever get, and it costs nothing to start one.

ACTION: Ask: "What loss mitigation options have I been evaluated for?" Then request it in writing.

4

Do Not Sign Anything Yet

Lis Pendens filings are public. Within days of yours being filed, your name went onto lists that get sold. Some of the people who call are legitimate. Some are not. A quit claim deed signs over your ownership — and every dollar of equity attached to it — with one signature, and it is very hard to undo.

Before you consider any offer, ask one question: "What is your offer as a percentage of my current market value?" A real buyer will answer it.

ACTION: If someone needs you to sign today, that is your answer. No legitimate offer expires today.

5

Get The Right People On Your Side

You want an agent who has actually closed distressed sales — not just listed them. And ask them one specific question: does their title company have a real estate attorney in-house? That relationship is often the difference between a deal that closes and one that dies in somebody's inbox.

And call a HUD-approved housing counselor. It is free, government-funded, and they work for you, not for a commission. 800-569-4287.

ACTION: Interview at least 2 agents. Ask how many distressed sales they have closed.

IF YOU HAVE A VA LOAN, READ THIS

The VA Partial Claim opened for submissions on June 15, 2026 — and servicers have until November 28, 2026 to finish building it into their systems. Right now, veterans are being told "we don't have that program" by representatives whose systems are simply behind.

If you hear that: get the name and ID, ask for a supervisor, and ask them to confirm in writing which VA options you have been evaluated for. VA Loan Servicing: 877-827-3702.

YOU ARE NOT THE ONLY ONE, AND YOU DID NOT FAIL

Foreclosure filings are up 21% this year. Meanwhile the average American homeowner with a mortgage is sitting on roughly $295,000 in equity — including a great many of the people currently in foreclosure.

This is not a story about people who were bad with money. It is a story about a market that moved. What matters now is what you do in the next seven days.

READY TO RUN YOUR ACTUAL NUMBERS?

The full worksheet walks you through the equity math, your real timeline, and which of the four exits is yours. Free, and in the same email as this.

MY EQUITY & FORECLOSURE POSITION WORKSHEET — free

ForeclosureExitBlueprint.com

I'm not going to buy your house.
I'm going to tell you what it's worth.

— Peter Pedro, Navy Veteran | 39-Year USPS Retiree | Equity Protection Specialist

This checklist is educational information only. It is not legal or financial advice and it does not guarantee any outcome. Foreclosure laws, timelines, and procedures vary by state and by loan type. Always consult a licensed real estate professional and an attorney about your situation.

NOT AFFILIATED WITH ANY GOVERNMENT AGENCY — Peter Pedro is a U.S. Navy veteran and a retired employee of the United States Postal Service. Foreclosure Exit Blueprint is a private business and is not affiliated with, endorsed by, sponsored by, or acting on behalf of the U.S. Department of Veterans Affairs, the United States Postal Service, HUD, or any other government agency. Military and postal service references describe personal work history only.