

FORECLOSURE OPTIONS & RESOURCES (FREE GUIDE – FOR MARYLAND HOMEOWNERS)

You Have Options

If you're facing missed payments, foreclosure notices, or financial hardship, there may be solutions available to you. The sooner you act, the more choices you may have.

COMMON FORECLOSURE ALTERNATIVES

- **Loan Modification** – Work with your lender to adjust terms, rates, or payment schedule.
- **Forbearance** – Temporary pause or reduction in payments to allow you to catch up.
- **Repayment Plan** – Add missed payments to future payments in manageable installments.
- **Sell Your Home** – Traditional Listing to maximize sale price on the open market, or Cash Sale for quick closing without repairs or showings.
- **Short Sale** – Lender accepts less than the amount owed to prevent foreclosure.
- **Deed in Lieu of Foreclosure** – Voluntarily transfer the property to the lender to satisfy the debt.

We are not attorneys and do not provide legal or tax advice. Always consult with a licensed attorney or tax professional before making any real estate or financial decision.

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Free & Trusted Resources

- HUD-Approved Housing Counselors – <https://www.hud.gov/counseling> or 1-800-569-4287
- Homeowner's HOPE Hotline – 888-995-HOPE (24/7)
- Maryland Foreclosure Prevention Program – <https://dhcd.maryland.gov>

How We Can Help

- Review all possible options
- Connect you with trusted housing counselors or attorneys
- Provide quick home purchase offers (when selling is the best fit)
- Guide you through listing your home for top market value

This guide is for informational purposes only and does not guarantee prevention of foreclosure or any specific outcome.
All real estate solutions are subject to lender approval and applicable laws.
If you are currently represented by another real estate agent, this is not intended as a solicitation.

UNSURE OF THE NEXT STEP? WE'LL GUIDE YOU.

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For Foreclosure-related legal questions, contact the Maryland Office of the Commissioner of Financial Regulation or a qualified attorney.