

THE MOVING FORWARD GUIDE SERIES

A FRESH START

COMPANION RESOURCE

Practical worksheets and checklists to help you understand where you stand, know your options, protect what matters, and move forward.

***You do not have to figure out everything today.
You just need enough clarity to take the next right step.***

DENISE HOEBEE

Foreclosure Prevention Advocate
Confidential • Compassionate • Experienced

WELCOME

If you found this resource through *A Fresh Start*, you have already done something important: you began gathering information before making your next decision.

Use these pages at your own pace. The goal is to organize what you know, identify what you still need to learn, and create a clearer picture of your next step.

THE HOEBEE METHOD

- [] **Understand Where You Stand.** Start with the facts and your timeline.
- [] **Know Your Options.** Learn what paths may be available before deciding.
- [] **Protect What Matters.** Pay attention to equity, deadlines, documents, and long-term consequences.
- [] **Move Forward.** Choose the next right step based on your circumstances.

Important: This resource is for general educational and informational purposes only. It is not legal, tax, financial, credit, mortgage, or housing-counseling advice. Laws, lender requirements, programs, and individual circumstances vary.

1. WHERE DO I STAND?

Begin with what you know today. If you do not know an answer, write “unknown.” That becomes a question to investigate—not a reason to panic.

Property address	_____
Mortgage servicer/lender	_____
Approximate loan balance	_____
Approximate monthly payment	_____
Number of payments missed	_____
Date of last payment	_____
Notice of Intention received?	_____
Court papers received?	_____
Sheriff sale scheduled?	_____
Estimated current property value	_____

THE THREE QUESTIONS I NEED ANSWERED FIRST

1.	_____
2.	_____
3.	_____

2. DOCUMENTS TO GATHER

Having your information together can make conversations with your mortgage servicer, attorney, housing counselor, tax professional, or real estate professional more productive.

- ☐ Most recent mortgage statement
- ☐ Any Notice of Intention, foreclosure complaint, court papers, or sheriff-sale notice
- ☐ Recent letters, emails, or loss-mitigation correspondence from the mortgage servicer
- ☐ Property-tax information
- ☐ Homeowners-insurance information
- ☐ HOA or condominium statements, if applicable
- ☐ Information about second mortgages, home-equity loans, judgments, or other liens
- ☐ Recent income documentation
- ☐ Recent bank statements, if requested for an assistance or loss-mitigation review
- ☐ A list of major monthly expenses
- ☐ Any recent property-value information

DOCUMENTS OR INFORMATION I STILL NEED

1. _____
2. _____
3. _____
4. _____

3. QUESTIONS FOR MY MORTGAGE SERVICER

Write down the date, time, representative's name, and reference number for important calls. Keep copies of what you submit.

- ☐ What is the current status of my loan?
- ☐ What is the total amount required to bring the loan current?
- ☐ Has my loan been referred to foreclosure counsel?
- ☐ Are any foreclosure or sheriff-sale dates currently scheduled?
- ☐ What loss-mitigation options may I be reviewed for?
- ☐ What documents are required, and what is the submission deadline?
- ☐ How can I confirm that my package is complete?
- ☐ If I am considering a short sale, what is your process for requesting approval?
- ☐ Are there additional liens, fees, or amounts I should understand?

CALL NOTES

Date / time	_____
Representative	_____
Reference number	_____
What I was told	_____
My next action	_____

4. MY EQUITY SNAPSHOT

This is only a preliminary estimate. Actual net proceeds depend on the final sale price, payoff figures, liens, taxes, commissions, closing costs, repairs or credits, and other transaction-specific expenses.

Estimated property value	_____
Approximate first mortgage payoff	_____
Approximate second mortgage / HELOC	_____
Other known liens or judgments	_____
Estimated selling / closing costs	_____
Preliminary estimated equity	_____

WHAT I NEED TO VERIFY

- ☐ A realistic current market value
- ☐ Current payoff statement(s)
- ☐ Any municipal, HOA, tax, judgment, or other liens
- ☐ Likely costs of sale
- ☐ Whether estimated proceeds appear sufficient to pay all obligations

5. SHORT SALE READINESS CHECKLIST

A short sale generally requires approval from the mortgage servicer and/or loan owner because the expected proceeds are insufficient to satisfy the amount owed. Approval is not automatic, and requirements vary.

- ☐ I have a realistic estimate of my property's current market value.
- ☐ I have reviewed the approximate amounts owed against the property.
- ☐ I understand that the lender or servicer may request financial and hardship documentation.
- ☐ I understand that liens or other claims against the property may affect the process.
- ☐ I know that approval terms should be reviewed carefully before closing.
- ☐ I will ask appropriate professionals about possible deficiency, tax, credit, bankruptcy, or legal consequences that may apply to me.
- ☐ I understand that I should not ignore legal notices or court deadlines while a short-sale request is being considered.

MY BIGGEST QUESTION ABOUT A SHORT SALE

Question

6. MY NEXT RIGHT STEP

You do not need to solve the entire situation at once. Choose the next action that will give you the most useful information or protect an important deadline.

THE NEXT STEP I WILL TAKE

Action

Who I need to contact

Deadline / target date

THIS WEEK I WILL

- ☐ Gather the documents I already have.
- ☐ Write down the questions I still need answered.
- ☐ Confirm any important legal or foreclosure deadlines.
- ☐ Get a realistic picture of my property value and estimated equity.
- ☐ Speak with the appropriate qualified professional for questions outside my area of expertise.
- ☐ Make my next decision based on facts—not fear.

My next right step is:

YOU TOOK THE FIRST STEP.

Now you can take the next one with greater clarity.

If you would like to talk through the real estate side of your situation, you can request a confidential conversation with Denise Hoebee.

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