How to Stop & Avoid Foreclosure

A clear, no-pressure guide to your options — from the team at StopMyForeclosure LLC

If you've fallen behind on your mortgage, take a breath. You are not out of options, and you are not alone — this happens to good people for all kinds of reasons. Most homeowners don't need a miracle. They just need a little time, and a clear head, to find the path that's right for them and their family. The sooner you reach out, the more time and choices you keep.

The most important thing to know: a fast, lowball cash offer is almost never the way to get the most for your home. The smarter move is to **stop the foreclosure first** — that buys the time to sell on the open market at full value, instead of at a distressed price. We'll help you do exactly that, at a pace that works for you.

Know the Timeline — and Know You Have Time

Pre-Foreclosure	Notice of Default	Waiting Period	Auction Notice
Before filing	**~Day 60**	**~90 days**	**~20 days**
The best time to act — your credit isn't affected yet.	Lender files publicly that you're behind on payments.	Lenders generally wait before the home can be auctioned.	The sale is advertised before the home is sold.

Even once the process starts, you usually have more time than it feels like, but reaching out early gives you the most room to choose.

Your Options to Stop Foreclosure

1 Talk to your lender
They often prefer to avoid foreclosure and may offer a forbearance, repayment plan, or loan modification. Call the moment you expect to miss a payment.

2 Sell on the open market
Stopping foreclosure first lets you list and sell at full market value instead of a lowball offer — usually the most money in your pocket.

3 Short sale or deed-in-lieu
If you owe more than the home is worth, the lender may accept less, or take the deed back. Both affect credit like a foreclosure — fallback options.

4 Chapter 13 bankruptcy
As a last resort, this can legally pause the foreclosure. Talk to an attorney about whether it fits your situation.

How StopMyForeclosure Helps

We're a local foreclosure-solutions company, and we've walked many families through exactly what you're facing. Tell us a little about your situation and we'll give you a clear, no-pressure review of every realistic option — what each one means for you and your family — with **no fees and no obligation.** Whatever you decide, the goal is simple: **buy you time and help you land on the solution that's truly best for you.**

Let's talk through your options together.

Call or text 832-664-7925

We respond within 24 hours. No fees, no pressure, ever.

This guide is for educational purposes only and is not legal advice. Consult a qualified professional before making decisions about your foreclosure.