CLIENT CASE STUDY · PRE-FORECLOSURE · HESPERIA, CA · SAN BERNARDINO COUNTY

21 People Said No.
We Found a Way Through.

SAN BERNARDINO COUNTY

THE SITUATION

Jenny and Henry had owned their home in Hesperia, CA for years. Then life hit hard — Jenny lost her job, and a wave of serious family issues followed that put the household under enormous pressure. Like most families in that situation, the mortgage was the first thing to slip.

For 11 months, they fought to find a solution. They spoke to 21 different realtors and investors — anyone who might help them navigate the debt, the arrears, and a property that needed significant work including a brand new septic tank. Every single one passed. Some cited the condition of the home. Others couldn't get past the volume of missed payments. Most just moved on without a second call.

By the time they were referred to us, they were 11 months behind on their mortgage and inside a 3-month forbearance window they had negotiated with their lender. The forbearance was a lifeline — but not a solution. When it ended, the full arrears would come due and the foreclosure timeline would accelerate with no room left to maneuver.

> *"For 11 months they searched. 21 realtors and investors looked at their situation and walked away. The home needed work, the debt was deep, and nobody had an answer."*

BY THE NUMBERS

11 mo.	21	$23K	<30 days
Spent searching for a solution	Realtors & investors who passed	Wired directly to their lender	First call to closed deal

WHAT WE DID

Jenny and Henry came to us through a referral. From the first conversation, it was obvious this wasn't a situation that fit any standard playbook — and that's exactly the kind of situation we're built for.

The home needed real work. A full septic system replacement alone is a deal-killer for most conventional buyers and investors who need clean, move-in ready properties. Combined with 11 months of arrears, it was the double obstacle that had sent 21 people in the other direction.

We looked at it differently. We structured a solution around what Jenny and Henry actually needed: a clean exit, the arrears resolved, and something in their pocket to start over.

We personally wired $23,000 directly to their mortgage lender — bringing the loan current and stopping the foreclosure process completely.

From there, we placed a qualified housing partner into the home — a vetted buyer who took over the property and the ongoing mortgage payments, including responsibility for the needed repairs and septic work. Jenny and Henry were fully released from the financial and physical burden of the home. The loan continued being paid on time,

which gave their credit — damaged by 11 months of missed payments — a real path to recovery.

From our first conversation to a closed deal: under 4 weeks.

THE OUTCOME

Foreclosure avoided:	Yes — the auction process was stopped completely
Property condition:	Home needed repairs and a full septic replacement — we handled it
Credit impact:	Qualified housing partner making on-time payments; their credit now rebuilding
Cash at closing:	$10,000 in their pocket to start fresh
Next chapter:	Relocated out of state with money in hand and a clean exit
Timeline:	Under 4 weeks from first conversation to closed deal

If you're in a similar situation

If you're behind on payments, inside a forbearance window, dealing with a property that needs work, or staring at a foreclosure date — the worst thing you can do is wait. The options that exist today close fast once the legal process accelerates.

A difficult property is not an automatic dead end. A large arrears balance is not an automatic dead end. The right structure can work around both.

You don't need 21 conversations. You need one with the right people.

- ✓ We work with homeowners in pre-foreclosure, NOD, HOA lien, delinquent tax, and probate situations
- ✓ Properties that need work are not a problem — we have solutions for non-standard situations
- ✓ We move fast — most situations are assessed and structured within days, not months
- ✓ We operate across Riverside, San Bernardino, Orange, and LA County
- ✓ No pressure, no obligation — we'll tell you honestly whether we can help

Ready to talk through your situation?

hundrdhomes.com

** Homeowner names used with permission. Results vary based on individual circumstances.*