

How to Use This Packet

Use these templates to preserve facts, make clear written requests, and prepare for a licensed lawyer, housing counselor, claims professional, or government office. Replace bracketed prompts, attach copies rather than originals, and keep proof of delivery.

Deadline warning: A letter or worksheet does not extend, pause, satisfy, or replace a legal deadline. Use the actual notice, court docket, policy, contract, governing document, and official agency instructions. Seek local legal help immediately for any summons, foreclosure or sale notice, eviction paper, lien, tax-sale notice, code order, insurance limitations notice, or hearing date.

Do Not Use as a Signature-Ready Instrument

The packet intentionally does not provide a generic deed, power of attorney, will, trust, lease, lien waiver, easement, boundary-line agreement, divorce settlement, deed-in-lieu agreement, or court pleading.

These documents can change ownership or legal rights and may require state-specific language, disclosures, witnesses, notarization, recording, court formatting, or lender approval.

Included Templates

1. Urgent Notice Intake and Deadline Triage
2. Communication and Delivery Log
3. Essential Home Records Index
4. Contractor Project Record and Change Order
5. General Written Request or Dispute Letter
6. HOA Response and Hearing Request
7. Neighbor, Boundary, Drainage, or Easement Concern Letter
8. Property Agreement Attorney-Preparation Worksheet
9. Property Tax Appeal Preparation Sheet
10. Code, Zoning, or Permit Response Sheet
11. Insurance Claim and Denial Appeal Packet
12. Home Warranty Reconsideration Request
13. Suspected Title, Deed, HELOC, or Identity Fraud Notice
14. Landlord and Lease Attorney-Preparation Worksheet
15. Property Incident Report
16. Family Home Access and Continuity Sheet
17. Estate, Divorce, and Title Planning Worksheet
18. Foreclosure Emergency Intake and Servicer Submission Cover Sheet
19. Limited Communication Authorization Draft
20. Attorney or Counselor Meeting Checklist

FORM 01

Urgent Notice Intake and Deadline Triage

Use immediately when any property-related notice, certified letter, court paper, or demand arrives.

Homeowner(s)	
Property address	
Document title / sender	
Date shown on document	
Date and method received	
Case / claim / account number	

☐ Court paper ☐ Foreclosure/default ☐ HOA ☐ Tax ☐ Code/zoning ☐ Insurance ☐ Contractor/lien ☐ Other

Potential deadline	Source of deadline	Verified by / date

Immediate preservation

☐ Saved envelope ☐ Scanned every page ☐ Saved attachments ☐ Photographed posting ☐ Checked official docket/record ☐ Logged delivery

What is being requested or alleged?

What could happen if no response is made?

Who has been contacted and what was said?

Local lawyer / counselor referral and appointment

Do not assume: Do not calculate a deadline from this worksheet alone, and do not assume negotiations, a payment, an appeal, a sale listing, or a loss-mitigation request pauses a case or sale.

FORM 02

Communication and Delivery Log

Create a reliable record of calls, emails, portal uploads, mail, and in-person contacts.

Homeowner(s)				
Matter / account / claim number				
Date/time	Person / organization	Method	Summary, promises, and next step	Proof / confirmation
Practice tip: After an important call, send a short written confirmation stating your understanding. Save screenshots, upload receipts, tracking numbers, and full email headers when relevant.				

FORM 03

Essential Home Records Index

Record where critical originals and secure copies are stored without placing passwords or full account numbers here.

Record group	Document / date	Original location
Ownership and title		
Loan and payment		
Insurance and inventory		
Purchase and closing		
Repairs, permits, warranties		
Taxes, HOA, government		
Family and continuity		

Trusted contact who knows how to locate records

Annual review date

Items missing or needing update

Security: Do not list passwords, access codes, full Social Security numbers, or blank signed documents in an ordinary shared folder or on this sheet.

FORM 04

Contractor Project Record and Change Order

Document scope, licensing, insurance, payments, inspections, progress, and every change before work continues.

Owner / property	
Contractor legal name and license number	
Insurer / bond information	
Original contract date and price	
Permit number / issuing office	
Project start and target completion	

Milestone and payment record

Milestone	Completion evidence	Amount	Due / paid	Method / receipt

FORM 04 CONTINUED | Contractor Project Record and Change Order

Proposed change order

Change requested by	
Detailed change to scope / materials	
Reason	
Price increase or credit	
Added or reduced days	
Effect on permits, inspections, warranties	

Owner signature / date (after review)

Contractor signature / date (after review)

Before signing: Confirm the original contract's change-order requirements and local home-improvement, permit, payment, lien, cancellation, and consumer-protection rules. A local form may be required.

FORM 05

General Written Request or Dispute Letter

Use for a clear, factual first request to a contractor, seller, HOA, neighbor, warranty company, or other property-related party.

Date	
Sent to / address	
From / property address	
Re: account, contract, claim, or matter	
Delivery method and tracking	

Dear

I am writing about (identify the issue)

Key facts in date order

Relevant contract, policy, rule, approval, or prior communication

The specific action or information requested

Requested response date and why it matters

Attachments (copies only)

Please respond in writing to the contact information below. I reserve all rights and remedies available under applicable law and agreement. Nothing in this letter is intended as an admission, waiver, release, or agreement to extend any deadline.

Name / signature

Mailing address

Email / phone

Customize carefully: Remove language that does not fit. Do not threaten, speculate, admit fault, or claim a legal right you have not verified.

FORM 06

HOA Response and Hearing Request

Organize a timely, respectful response to a violation, fine, assessment, lien, or architectural issue.

Association / manager	
Owner / property / lot	
Notice date and date received	
Alleged violation / amount	
Response, cure, appeal, or hearing deadline	
Governing provision cited	

☐ Request itemized ledger ☐ Request evidence ☐ Request hearing ☐ Request records ☐ Request accommodation ☐ Submit cure plan ☐ Dispute authority / procedure

Factual response

Documents or photos supporting response

Specific resolution requested

Dates unavailable / preferred hearing method

Please confirm receipt, the applicable procedure and deadline, and whether enforcement or collection will be held while this timely request is considered. This request does not waive any rights or defenses.

Owner signature / date

Delivery method / confirmation

Verify locally: HOA notice, hearing, records, fine, collection, lien, and appeal rules depend on state law and the governing documents. Use any mandatory association form.

FORM 07

Neighbor, Boundary, Drainage, or Easement Concern Letter

Raise a documented concern calmly while preserving evidence and avoiding unsupported legal conclusions.

Date	
Sender / property	
Recipient / neighboring property	
Issue first observed	
Survey, deed, easement, permit, or expert reviewed	

Neutral description of what was observed

Dates, locations, and measurable effects

Photos, video, witnesses, reports, or repair estimates

Requested interim step to prevent further harm

Proposed inspection, meeting, survey, or professional review

Requested written response date

I hope we can address this cooperatively. This letter is not permission to enter, use, alter, or claim any part of the property, and it is not a waiver of any rights. Please preserve relevant records and respond in writing.

Safety and escalation: Do not trespass, move markers, remove a fence, block access, redirect water, or sign/record an agreement without local professional advice.

FORM 08

Property Agreement Attorney-Preparation Worksheet

Prepare facts for a lawyer drafting a boundary, easement, access, drainage, shared-maintenance, or encroachment agreement.

Properties and current record owners		
Deed book/page or instrument numbers		
Existing surveys / legal descriptions		
Title policies and recorded easements		
Mortgagees, HOAs, or government approvals potentially required		
Term to address	Parties' intended arrangement	Questions / lawyer notes
Exact location and legal description		
Permitted use and limits		
Construction / maintenance / cost sharing		
Insurance / indemnity / damage		
Access, notice, and restoration		
Duration, termination, successors		
Dispute resolution		
Recording and lender consent		
Not an agreement: This worksheet does not grant an easement, settle a boundary, authorize entry, or bind anyone. A lawyer and surveyor should determine the proper instrument and recording requirements.		

FORM 09

Property Tax Appeal Preparation Sheet

Use alongside the assessor's official appeal form and instructions.

Taxing authority / parcel number		
Owner / property		
Notice date / appeal deadline		
Assessed value		
Owner's requested value		
Hearing date / submission method		
Issue	Assessor record	Owner evidence / correction
Living area / lot size		
Beds / baths		
Condition / quality		
Use / classification		
Exemption		
Recent sale / appraisal		
Comparable properties		

Concise basis for appeal

Attachments and source dates

Requested relief

Official process controls: This is a preparation sheet, not an appeal filing. Use the correct local form, valuation date, evidence rules, service method, fee, and deadline.

FORM 10

Code, Zoning, or Permit Response Sheet

Prepare for a building, planning, zoning, stormwater, or code-enforcement response.

Agency / official	
Case / parcel / permit number	
Notice or inspection date	
Correction / appeal / hearing deadline	
Code section cited	
Stop-work or safety restriction	

Condition or work at issue

Permit history and approved plans

Contractor / architect / engineer involved

Facts disputed or needing clarification

Proposed correction, inspection, variance, or appeal step

Written confirmation requested

☐ Requested file ☐ Requested inspection report ☐ Requested code text ☐ Requested extension ☐ Requested hearing/appeal instructions

Do not continue prohibited work: A response letter may not lift a stop-work order or preserve an appeal. Confirm requirements with the issuing office and local counsel.

FORM 11

Insurance Claim and Denial Appeal Packet

Track the loss, comply with policy duties, and submit a focused request for reconsideration without overstating the claim.

Insured / property	
Insurer / policy number	
Claim number / adjuster	
Date and cause of loss	
Date reported	
Denial / payment / information-request date	
Policy or limitations deadline shown	

Loss and evidence log

Item / area	Observed damage	Photo / receipt / estimate	Emergency action and cost

FORM 11 CONTINUED | Insurance Claim and Denial Appeal Packet

Reconsideration request

Decision or amount disputed

Policy language cited by insurer

Policy language / facts supporting review

Missing or incorrect facts

Independent estimate or expert material

Specific response or inspection requested

Please confirm receipt, identify any additional information required, and provide the complete factual and policy basis for your decision. I reserve all rights under the policy and applicable law.

Policy duties control: Follow the policy and official claim instructions for notice, mitigation, inventory, proof of loss, examinations, appraisal, suit limitations, and appeals. Do not discard damaged property unless safety requires it or the insurer authorizes it; document any disposal.

FORM 12

Home Warranty Reconsideration Request

Ask the administrator to identify the evidence and contract provision supporting a denial.

Contract holder / property	
Company / contract number	
Claim / service request number	
Covered system / appliance	
Failure date / service date	
Denial date / appeal deadline	

Technician's diagnosis and written reason

Exact contract clause cited

Maintenance records and prior service

Why the stated exclusion does not apply

Requested remedy: repair, replacement, reimbursement, or review

Attachments

Please reconsider the decision and provide a written response identifying the facts, contract terms, limits, and appeal or dispute procedure relied upon.

Use the contract procedure: Send this through the contract's required channel and within its deadline. Some products are regulated differently by state.

FORM 13

Suspected Title, Deed, HELOC, or Identity Fraud Notice

Create a rapid record and notify verified institutions without including unnecessary sensitive data.

Homeowner / property	
Date discovered	
Suspicious document / account / transaction	
Recorder instrument or lender reference	
Known dates / amounts	
Law-enforcement / FTC report number if available	

☐ Called verified lender number ☐ Contacted recorder ☐ Reviewed credit reports ☐ Placed fraud alert/freeze ☐ Reported at IdentityTheft.gov ☐ Contacted lawyer / title insurer

I dispute the following transaction or document

Why it is unauthorized or inaccurate

Immediate freeze / investigation / documents requested

Preferred secure contact method

Attachments without originals or full sensitive numbers

Please mark the matter disputed, preserve all records and recordings, prevent further unauthorized activity where legally permitted, and provide written confirmation of the investigation contact and next steps.

Do not delay: Use verified contact information, not the contact details in a suspicious message. A recorder may not be able to remove an instrument without a court order or statutory process. Contact qualified counsel promptly.

FORM 14

Landlord and Lease Attorney-Preparation Worksheet

Prepare for a state- and locality-appropriate lease; this is not a lease or eviction notice.

Owner / rental property	
Unit / included areas	
Proposed occupants	
Term / renewal	
Rent / due date / payment method	
Deposit / fees	
Utilities / services	
Parking / storage / shared areas	

FORM 14 CONTINUED | Landlord and Lease Attorney-Preparation Worksheet

Topic	Proposed term or fact	Local requirement / lawyer note
Registration / license		
Required disclosures		
Habitability / repairs		
Entry notice		
Occupancy / guests		
Pets / assistance animals		
Smoking / lawful rules		
Security deposits		
Late fees / returned payments		
Insurance		
Default / termination		
Fair housing screening		
Local form required: Rental, screening, deposit, disclosure, rent-control, entry, termination, and eviction rules vary widely. Do not use this worksheet as a lease, notice to quit, or self-help eviction document.		

FORM 15

Property Incident Report

Document an injury, accident, water event, security event, or other property occurrence while facts are fresh.

Property / exact location	
Date / time	
Reported by	
People involved	
Emergency services / report number	
Insurer / claim number	

What was observed before, during, and after

Weather, lighting, surface, equipment, warnings, or barriers

Injuries or property damage observed (do not diagnose)

Immediate safety and mitigation steps

Statements made, identifying speaker

Photos / video / preserved objects / camera footage

Witness name	Contact information	What witness observed

Prepared by / signature / date

Factual record: Do not alter evidence, speculate about fault, promise payment, or post details publicly. Notify the insurer or appropriate professional as required.

FORM 16

Family Home Access and Continuity Sheet

Help a trusted person locate records and contacts in an emergency without exposing passwords or sensitive originals.

Property / current owners	
Mortgage servicer and verified phone	
Insurer / agent / policy reference	
HOA / manager	
Tax office / exemption notes	
Utilities / emergency shutoff locations	
Estate-planning lawyer / document custodian	
Trusted contact	
Safe-deposit box or secure-record location	

If an owner dies or becomes incapacitated

☐ Secure property ☐ Notify insurer ☐ Preserve mail and bills ☐ Track expenses ☐ Contact lawyer ☐ Confirm legal authority before acting

Special risks: vacancy, pets, medical equipment, tenants, storm exposure

Access instructions stored separately at _____

Authority matters: This sheet does not grant authority. Do not sign another person's name, use accounts, transfer title, distribute property, or rely on a power of attorney after death without legal advice.

FORM 17

Estate, Divorce, and Title Planning Worksheet

Organize property facts before meeting a family-law, estate-planning, probate, or real-estate lawyer.

Property and parcel	
Names exactly as shown on deed	
Acquisition date / purchase price	
Mortgage / HELOC borrowers	
Estimated value and debt	
Title policy / survey / liens	
Existing will, trust, POA, court order, or agreement	

Property and parcel	
Names exactly as shown on deed	
Acquisition date / purchase price	
Mortgage / HELOC borrowers	
Estimated value and debt	
Title policy / survey / liens	
Existing will, trust, POA, court order, or agreement	

FORM 17 CONTINUED | Estate, Divorce, and Title Planning Worksheet

Question	Current understanding	Professional advice / action
Who should own or receive the home?		
Who remains liable on each loan?		
Refinance, assumption, payoff, or sale?		
Occupancy and expense allocation?		
Tax and insurance changes?		
Minor, disabled, or dependent occupants?		
Probate avoidance options available locally?		
Deed, trust, court, or lender approvals?		
Ownership and debt are separate: A deed, divorce order, will, or family agreement may not release a borrower from a mortgage or complete a legally valid transfer. Obtain coordinated legal, tax, title, insurance, and lender advice.		

FORM 18

Foreclosure Emergency Intake and Servicer Submission Cover Sheet

Organize deadlines, equity, loss-mitigation submissions, and proof of delivery for rapid professional review.

Borrower(s) / property	
Servicer / loan number (last four only)	
Last payment / delinquency start	
Hardship and start date	
Summons / complaint / case number	
Sale date claimed and official source	
Next court / response deadline and source	
HUD counselor / attorney	

☐ Note / mortgage ☐ Payment history ☐ Statements ☐ All notices ☐ Court docket ☐ Tax / insurance ☐ HOA ☐ Income ☐ Bank statements ☐ Hardship documents

Submission cover sheet

Submission date / method / destination

Loss-mitigation package or option requested

Documents enclosed

Missing items and expected delivery date

Single point of contact / representative

Confirmation number / signature received

Please confirm promptly in writing whether the application is complete, identify any missing item with a specific deadline, and state the available review, appeal, and foreclosure status information. This submission does not waive any defense or extend any court deadline.

Emergency warning: A servicer submission does not automatically stop a lawsuit or sale. Verify the actual docket and sale status independently and obtain state-specific legal advice immediately.

FORM 19

Limited Communication Authorization Draft

A narrow draft for review when a servicer, insurer, HOA, contractor, or other organization requires permission to speak with a helper.

Authorizing person	
Property / account (last four only)	
Organization receiving authorization	
Authorized helper / organization	
Helper phone / email	
Purpose and matter	
Start date	
End date or event	

☐ May receive status information ☐ May submit documents ☐ May participate in calls ☐ May receive copies ☐ May NOT settle ☐ May NOT sign ☐ May NOT transfer funds or title

I authorize the organization identified above to communicate with the named helper only about the stated matter and only within the checked limits. This draft does not authorize the helper to sign for me, settle a claim, modify a loan, transfer property, receive money, access unrelated information, or act as my lawyer or agent unless a separate valid document expressly provides that authority.

Additional limits

Revocation method / address

Authorizing signature / date

Co-borrower / co-owner signature if required

Witness / notary only if required by recipient or law

Confirm required format: Many organizations require their own authorization form, identity verification, notarization, or all borrowers' signatures. This draft is not a power of attorney and may not be accepted.

FORM 20

Attorney or Counselor Meeting Checklist

Use the meeting efficiently and leave with clear deadlines, responsibilities, and next steps.

Professional / organization	
Meeting date	
Matter	
Conflict check / engagement status	
Fee / scope / limits	

Bring

☐ Urgent notices ☐ Timeline ☐ Deed/title ☐ Loan/payment history ☐ Contract/policy ☐ Photos/reports ☐ Communications ☐ Proposed agreement

Ask

Question	Answer / follow-up
What exact deadlines apply, and what is the source?	
What must be filed, served, paid, or preserved?	
What facts and documents are missing?	
What options and realistic risks exist?	
What should I avoid doing or signing?	
Who is responsible for each next step?	
How will urgent updates be communicated?	
What result cannot be guaranteed?	

Next action / owner / due date

Second action / owner / due date

Next appointment