Behind on Payments, HOA, or Taxes

Past-due housing bills stack fees fast in Florida. This list helps you see the full picture before you choose a catch-up plan or a sale. Not legal, tax, or collection advice.

1 List every past-due bill — separately

- [ ] Mortgage: servicer name, loan number, months behind, late fees, and any notice or sale date.
- [ ] HOA or condo: account number, assessments, fines, attorney fees, and whether they filed a lien or claim of lien.
- [ ] County property tax: year(s) unpaid, amounts, and any tax-certificate or tax-deed timeline from the tax collector.
- [ ] Other: code liens, utility, solar, or contractor liens. Write “unknown” rather than skipping a line.

2 Open the mail and call the actual creditor

- [ ] Use the number on the statement or county site, not a Facebook ad.
- [ ] Ask for a written payoff or reinstatement figure good through a stated date.
- [ ] Ask whether a payment plan, hardship program, or payment arrangement is still available.
- [ ] Keep a log. If a collector is involved, you can still ask for the itemization in writing.

3 Understand that liens travel with the house

- [ ] Unpaid HOA, taxes, and mortgages typically have to be handled at closing. They do not vanish because you sell as-is.
- [ ] A cash buyer may still make an offer after reviewing the stack. They may also walk. We do not promise to buy every house or to pay every lien.
- [ ] Do not sign a quitclaim or “sign over the deed” to a stranger who offers to take the debt. Talk to a Florida attorney first.
- [ ] If a foreclosure, HOA foreclosure, or tax deed date is set, treat that date as real.

4 Pick a path you can actually fund

- [ ] Catch up from savings or family if the numbers are small and the house is a keeper.
- [ ] Servicer / HOA payment plans if they exist and you can make the new payment.
- [ ] Sell: listing if the equity and time are there; as-is cash if you need a date and will not repair.
- [ ] Write your minimum: you need to walk away current, or you need a certain net, or you just need the deadline to stop. Be specific.

5 If you want Swift Offers to look at a cash offer

- [ ] Send the address plus the past-due list (amounts if you have them). Photos help.
- [ ] Call 321-348-6603 or use swiftoffers.co/#contact. Zero obligation.
- [ ] We will tell you if we can work with the title picture. If we cannot, you still have the servicer, HOA, tax collector, and your own attorney.

Want a no-obligation cash offer?

Call 321-348-6603 · info@swiftoffers.co · https://swiftoffers.co/#contact