Facing Foreclosure in Florida

Use this as a simple map of notices, people to call, and sale options. It is not legal advice, not a promise we can stop a sale, and not a guarantee Swift Offers will buy your house.

1 Read every notice and write down the dates

- ☐ Keep the envelope and every page. Note the date you received it and any deadline printed on it.
- ☐ Identify what you received: a late notice, a breach/default letter from the servicer, a lawsuit/summons, a lis pendens, or a sale date.
- ☐ Write the loan number, servicer name, property address, and any case number on one sheet.
- ☐ Do not ignore certified mail or a process server. Missing a deadline can close off options.

2 Talk to the loan servicer — and get it in writing

- ☐ Call the number on the notice (not a random pop-up ad). Ask for loss-mitigation / home-retention.
- ☐ Ask: past-due amount, fees, reinstatement figure, sale date if any, and what packages they will still accept.
- ☐ Ask how to submit a hardship letter, pay stubs, tax returns, and a budget. Keep a call log (date, name, notes).
- ☐ If you applied for help before, ask whether the file is open, denied, or expired.

3 Get independent help, not a random “rescue” pitch

- ☐ HUD-approved housing counselor: hud.gov/findacounselor or 1-800-569-4287.
- ☐ A Florida foreclosure/real-estate attorney if a lawsuit is filed or you were served.
- ☐ If the loan is FHA, VA, USDA, or GSE-backed, ask the servicer which programs apply to that loan type.
- ☐ Hang up on anyone who wants a large upfront fee to “stop foreclosure.” That is a red flag.

4 Map your options — including selling as-is for cash

- ☐ Reinstatement or a payment plan if you can catch up.
- ☐ Forbearance, modification, or other servicer programs if you qualify (they decide, not us).
- ☐ Short sale or deed-in-lieu only if the servicer and your advisors say it fits — we cannot promise approval.
- ☐ Sell the house. A conventional listing can take time. An as-is cash sale can be faster, but the price is usually below a repaired retail sale, and we may decline a house after we see it.
- ☐ Write your hard stop: last date you can stay, who lives there, repairs you will not do, and what you need net of the mortgage if known.

5 If you request a Swift Offers cash offer

- ☐ Send the address, condition notes, occupancy, and copies of the notices (not your full SSN).
- ☐ Tell us if there is a sale date. We will say quickly whether we can even look at it.
- ☐ An offer is optional. You can still work with the servicer, an attorney, or list the house.

Want a no-obligation cash offer?

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