

The 7 Options Arizona Homeowners Have Before Foreclosure



Even If You're Already Behind, You May Still Have More Options Than You Think.

Friendly guidance for Arizona homeowners who need clarity, timing, and a plan.



Your Resale & Buying Coaches

Chad Denke & Brittney McGuire

Certified Short Sale Experts (CSSE)



95+

Google Reviews ★★★★★



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Click the **orange** button below to book your **free 15-minute** options call.



BOOK YOUR FREE 15-MINUTE OPTIONS CALL



First, Take a Breath – You Still Have Options

Falling behind on your mortgage is stressful and overwhelming. You need answers, not pressure. The good news is that **you still have choices.**

The bad news? **Waiting is the biggest mistake** you can make. Every month that passes usually **reduces your options.**



The Biggest Mistake Homeowners Make: Waiting

That first letter. The first late fee. The first collection call. It's when many homeowners freeze.

But here's the truth: next month, your options get smaller.

Lenders move forward, fees pile up, and solutions that were once possible may no longer be on the table.



The bank does not want your house.

Foreclosure is expensive, time-consuming, and carries risk for the lender. Most lenders would prefer a solution that helps resolve your loan — and that's where the right option can help both you and them.



What This Guide Will Help You Do

- ✓ Understand where you are right now
- ✓ See the 7 real options Arizona homeowners have
- ✓ Know what to do this week

Ready to take action? Click the **orange button** below to book your **free 15-minute options call.**



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Where You Are Right Now: The 5 Stages of Mortgage Trouble



Find the stage that sounds most like you.

Your stage affects your timing — not your worth.



STAGE
0

Worried, but not yet behind

Payment is getting harder, job loss, divorce, medical bills, ARM reset, or business slowdown.

This is the best stage to act.



STAGE
1

1 to 30 days late

Grace period may be ending, late fees begin, servicer starts calling, credit damage may not have hit yet.



STAGE
2

31 to 90 days late

Missed payments are often reported, credit score can drop, loss mitigation becomes important.



STAGE
3

91 to 119 days late

Still before the 120-day federal foreclosure filing window, but this is a critical decision stage.



STAGE
4

120+ days late

Notice of Trustee's Sale can be recorded in Arizona, but options may still include reinstatement, modification, short sale, conventional sale, or bankruptcy review with an attorney.



Important Arizona Note:

Once a trustee's sale happens in Arizona, there is no statutory right of redemption.

Timing matters.



Next step: Click the orange button in this guide to book your free 15-minute options call.



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The 7 Real Options



These are the real paths Arizona homeowners usually look at before foreclosure. Some keep the home. Some help you exit cleanly.



1 Reinstatement the loan

Catch up by paying the past-due amount and fees.



2 Repayment plan

Spread the missed payments out over time.



3 Forbearance

Temporarily pause or reduce payments during hardship.



4 Loan modification

Permanently change loan terms to improve affordability.

OUR SPECIALTY



5 Short sale

Sell for less than what is owed with lender approval.



6 Sell traditionally

If equity exists, sell on the open market and pay off the loan.



7 Sell to a cash buyer / iBuyer

Fast as-is exit, usually for less than market value.



Your best option depends on 3 things:
your stage, your equity, and whether keeping the home is realistic.



Need help deciding? Click the orange button in this guide to book your free 15-minute options call.

Options 1-4: Ways to Keep the Home or Buy Time



1 Reinststate the Loan



Best For

- Temporary hardship and access to lump-sum catch-up money.

How It Works

- Pay missed payments, late fees, and lender costs to bring the loan current.

Pros / Watchouts

- Simplest reset, but can require thousands upfront.

2 Repayment Plan



Best For

- Income is stable again and homeowner can afford a higher monthly payment for a while.

How It Works

- Lender spreads past-due amount over several months.

Pros / Watchouts

- Less drastic than modification, but monthly outflow stays higher during catch-up.

3 Forbearance



Best For

- Short-term hardship like job loss or medical disruption.

How It Works

- Lender pauses or reduces payments for a set time.

Pros / Watchouts

- Buys breathing room, but missed payments are still owed later.

4 Loan Modification



Best For

- Longer-term hardship where the current payment no longer works.

How It Works

- Lender may change rate, term, or payment structure.

Pros / Watchouts

- Can create a sustainable payment, but paperwork is heavier and approval is not guaranteed.



TIP: Want help choosing the right path? Click the orange button in this guide to book your free 15-minute options call.



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Options 5-7: Ways to Exit Cleanly



OPTION 5

Short Sale

Our Specialty



Best For:

homeowners who owe more than the home is worth, cannot afford to keep it, and need a cleaner alternative to foreclosure.



How It Works:

the home is listed, an offer is negotiated, and the lender is asked to accept less than the amount owed.



Benefits:

- Avoids foreclosure on public record
- Often better for credit than foreclosure
- Lender typically pays the agent commission
- Possible relocation assistance depending on loan type



Important Note:

A short sale approval letter should clearly address any deficiency waiver language.

OPTION 6

Sell Traditionally



Best For:

homeowners with equity and enough time to market and close the home.



How It Works:

sell on the open market, pay off the mortgage, and keep remaining equity after costs.



Benefits / Watchouts:

highest value potential, but requires time and some show-ready condition.

OPTION 7

Sell to a Cash Buyer or iBuyer



Best For:

homeowners who need speed and simplicity more than top dollar.



How It Works:

fast as-is sale, often in days or a couple of weeks.



Benefits / Watchouts:

convenient and fast, but usually priced below market value.



If you want help deciding whether a short sale makes sense, click the orange button in this guide to book your **free 15-minute options call.**

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