

FACING FORECLOSURE IN PENNSYLVANIA

Equity Check Guide

Know What's Really at Stake — Before It's Too Late

Most homeowners facing foreclosure don't know their real equity position — the number that determines how much you have to protect and which options make the most sense. **This worksheet takes less than 5 minutes and gives you the one number that matters most.**

STEP 1 — FILL IN YOUR NUMBERS

Current Home Value

\$ _____

Check Zillow, Redfin, or recent comparable sales — use the as-is value, not a post-renovation estimate

Loan Balance

— \$ _____

From your most recent mortgage statement — the payoff amount

Arrears & Missed Payments

— \$ _____

Total missed payments, late fees, and attorney costs — ask your lender for the reinstatement quote

Estimated Selling Costs

— \$ _____

Listing with an agent: closing costs, transfer taxes, commissions (typically 5-6%), and repairs.
Selling to an investor: closing costs only — no commissions, no repairs required

Your Real Equity at Stake

= \$ _____

This is what you're protecting

STEP 2 — WHAT YOUR NUMBER MEANS

PROTECT NOW

\$0 - \$25,000

At risk of being wiped out quickly by fees and auction costs. Every week of delay shrinks this further. Act immediately.

SERIOUS MONEY AT STAKE

\$25,000 - \$100,000

Significant equity worth protecting. A cash sale or creative finance option can preserve most of this — but only if you move before the sheriff sale.

STRONG SAFETY NET

\$100,000+

Substantial equity — but also the most to lose at auction. You have options, and the right move now protects far more than waiting.

PRO TIPS

- 1 Every month of delay costs equity** — fees, interest, and attorney costs accrue daily. The number you calculated today will be lower next month if nothing changes.
- 2 The auction is not your only option** — even with significant equity at stake, a cash sale, creative finance, or reinstatement can protect what you've built. All five options are still available before the sheriff sale.
- 3 Know your reinstatement figure, not just your balance** — the loan balance understates what you owe. Get the full reinstatement quote from your lender — it includes all fees, arrears, and attorney costs and is the real number that matters.
- 4 This worksheet shows the math — not the strategy** — which option makes the most sense depends on your timeline, goals, and situation. A free 15-minute call walks through all of it.

Want to walk through your numbers together?

Free, confidential, and no obligation. A 15-minute call can help you understand your options before the sheriff sale.

Reply "YES" or call/text (717) 356-3551 · innov8tiverealestate.com