

FACING FORECLOSURE IN PENNSYLVANIA

Foreclosure Countdown Checklist

What to Do Before the Sheriff Sale

30 DAYS BEFORE SALE

- Review all lender notices and court filings received to date.
- Gather **mortgage statements, arrears amount, payoff quote, and reinstatement figure** from your lender.
- Check your **equity position**: home value minus loan balance minus arrears minus fees.
- Decide your primary goal: **keep the home OR protect your equity.**
- Schedule a free Foreclosure Strategy Call to walk through all 5 options.

21 DAYS BEFORE SALE

- Confirm the **sheriff sale date and time** on the county sheriff sale listing — sales are frequently rescheduled in Pennsylvania.
- If considering **loan modification** → submit all paperwork to your lender immediately.
- If considering **bankruptcy** → consult a bankruptcy attorney before any deadlines pass.
- If considering **selling** → contact an investor or agent immediately — closing takes time.
- Confirm **property taxes and homeowner's insurance** are current.

14 DAYS BEFORE SALE

- Reconfirm **arrears and payoff amounts** — these grow daily with accruing fees and interest.
- Check for **escrow shortages or increases** — a common last-minute surprise.
- Collect all supporting documents: bankruptcy case number, probate filings, estate documents if applicable.
- If reinstating → verify **wire instructions** with your lender and confirm funds are ready.
- Ask yourself: *"If nothing changes in 14 days, am I prepared for the outcome?"*

7 DAYS BEFORE SALE

- Double-check the **county sheriff sale listing** to confirm the property is still scheduled.
- If pursuing bankruptcy → file immediately. The automatic stay stops the sale the moment filing is confirmed.
- If selling → have the contract signed and title opened.
- If reinstating → wire funds now, not on sale day.
- Review your **backup plan**: what happens if the loan mod falls through or the buyer walks?

1 DAY BEFORE SALE

- Call the county sheriff's office to confirm the **time, date, and location** of the sale.
- Confirm all documents and receipts are in order.
- If funds have not been delivered → the sale is expected to proceed as scheduled.
- Be prepared: after the sheriff sale, the new owner can begin possession proceedings quickly.

IMPORTANT NOTES

- 1 Options shrink as the sale date approaches** — the earlier you act, the more control you keep.
- 2 Fees and arrears increase daily** — waiting always costs more equity.
- 3 Having a backup plan matters** — if your primary path falls through at the last minute, you need to know what you'll do next. Don't go into the final week with only one option.

USE THESE WITH THIS CHECKLIST

- > 5 Options to Stop Foreclosure — reply **Options**
- > Foreclosure Survival Guide — reply **Guide**
- > Equity Check Guide — reply **Numbers**
- > Reinstatement Survival Guide — reply **Reinstatement**

Don't wait until the last week to make a move.

Free, confidential, and no obligation. The earlier we talk, the more options you have.

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