

REINSTATING YOUR LOAN IN PENNSYLVANIA

Reinstatement Document Checklist

Stay Organized. Stay Protected. Stay Current.

Reinstatement dismisses the foreclosure — but the lender is still watching. Having the right paperwork in order protects you if anything goes wrong after closing. **Missing a document or a deadline after reinstatement is one of the fastest ways to end up back in foreclosure.**

MUST-HAVE DOCUMENTS

1. Reinstatement Payoff & Payment

- Written reinstatement quote** from your lender — with itemized breakdown and expiration date
- Lender's exact wire instructions** — account number, routing number, reference number, and any required memo field
- Wire transfer confirmation** showing the exact amount sent and the date delivered to lender
- Written confirmation from lender** that payment was received, credited, and reinstatement accepted
- Copy of the **court praecipe or discontinuance** filed with the Court of Common Pleas

2. Mortgage & Lender Notices

- Most recent mortgage statement showing **updated balance and new payment amount**
- Any **escrow change notices** — tax or insurance increases are common after reinstatement
- Updated **payment schedule** confirming new monthly amount and due date
- Any notices regarding **balloon payments or rate adjustments** coming due

3. Ongoing Payment Records

- Receipts for every post-reinstatement payment** — keep each one permanently
- Bank statements** confirming each payment cleared on time
- Records of any **late fees or penalties** assessed after reinstatement
- Running payment history showing **no missed payments** since reinstatement date

4. Legal & Court Records

- Original **Complaint in Mortgage Foreclosure** — retain for your records
- All **court filings** from the Court of Common Pleas in your county
- Any **correspondence from the foreclosing attorney** before and after reinstatement
- Copies of all **lender letters or emails** received after reinstatement
- Contact info for your county's **Court of Common Pleas** — to verify case status if needed

5. Attorney & Advisor Records

- Retainer agreement and **proof of payment** to any attorney involved
- Copies of all **attorney correspondence** related to the reinstatement
- Any HUD-approved housing counselor **letters or recommendations**

Critical — Payment Instructions: Follow the lender's wire instructions exactly. The payment amount must be precise — not a penny short — and received on or before the quote expiration date. Wire transfer is the most reliable method. Personal checks can cause crediting delays that void the reinstatement entirely.

PRO TIPS

- 1 Get dismissal in writing** — confirm the foreclosure action has been formally discontinued with the Court of Common Pleas. A lender verbal confirmation is not enough.
- 2 Open every letter after reinstatement** — escrow increases and payment adjustments arrive as routine-looking mail and are easy to overlook.
- 3 Save every receipt permanently** — if the lender ever claims a payment was missed, your bank records and wire confirmations are your defense.
- 4 Budget for a higher payment** — escrow adjustments after reinstatement commonly add \$200-\$400/month. Plan for it before it arrives, not after.
- 5 Know your equity and have a Plan B** — if payments become unsustainable, acting early on alternatives protects far more equity than waiting for a second foreclosure filing.
- 6 Keep everything in one folder** — digital or paper. Organized documentation makes every future conversation with your lender faster and stronger.

Questions about what comes next?

Free, confidential, and no obligation. A 15-minute call can help you stay on track.

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