305-980-1313 · support@keepourhome.info · www.keepourhome.com

FREE CHECKLIST — H3

Catch up on missed payments through a structured lender arrangement

CONFIRM ELIGIBILITY

- You are behind on payments but have resumed income
- You can afford your regular payment PLUS extra each month
- You have not yet received a foreclosure lawsuit or auction date
- Your loan servicer offers repayment plans (most do)

DOCUMENTS NEEDED

- 2 most recent pay stubs or proof of current income
- Most recent mortgage statement showing arrears amount
- Last 2–3 months of bank statements
- Hardship letter explaining why payments were missed

NEGOTIATING THE PLAN

- Ask for the longest repayment term available (12–24 months)
- Request that fees and penalties be included in the plan (not added separately)
- Get the full repayment plan terms in writing before agreeing
- Confirm: is there a trial period?

  Missing a trial payment can immediately void the plan.
- Ask what happens if you miss a payment during the plan period

DURING THE PLAN

- Make every payment on time — one missed payment can restart foreclosure
- Keep proof of every payment (bank confirmation, wire receipt)
- Contact lender immediately if you anticipate missing a plan payment
- Do not apply for new credit during the repayment period

PRO TIPS FROM KEEP OUR HOME

- Missing even one repayment plan payment can restart the foreclosure process.
- Always get the plan terms in writing — never just verbal confirmation.
- We negotiate repayment plans with lenders. Call 305-980-1313 for help.

Need help? Call us FREE: 305-980-1313 | www.keepourhome.com