

## Foreclosure Process – If Homeowner Does Nothing

## What Can Be Done



- Apply for HAMP
- Ask for a loan modification
- Apply for grant to pay arrears

- Apply for HEMAP (delays foreclosure)

- Send proposal to mortgage company before the conference (*Phila. only*)
- Negotiate a workout with mortgage company at the conference (*Phila. only*)

- Can still apply for HEMAP, HAMP (may delay Sheriff sale), loan modifications, grants
- Get legal assistance
- Ask for another conference

- File a petition to postpone the Sheriff sale

- Ask to rent home from new owner
- Offer a “cash for keys” deal

- Hire a lawyer to defend ejectment lawsuit

In Philadelphia, call the SaveYourHomePhilly Hotline at **215-334-HOME (4663)**  
 In Bucks, Montgomery, Delaware, and Chester Counties, call the Don't Borrow Trouble Hotline at **888-275-8843**