

# DISTRESSED HOMEOWNER OPTIONS

## **CLEAR GUIDANCE. NO PRESSURE. REAL SOLUTIONS.**

If you're feeling overwhelmed or unsure what to do with your home, you're not alone. Our role is simple: **help you understand all of your options, protect your equity, and create a plan that makes sense for your situation confidentially and without obligation.**

### **YOUR MAIN OPTIONS AT A GLANCE**

#### **✓ Sell on the Open Market**

Often the highest return with full buyer exposure and showings.

#### **✓ Sell As-Is (No Repairs)**

No prep, no stress — still reaches retail buyers and investors.

#### **✓ Cash Offer / Investor Sale**

Fast closing, no repairs and minimal showings -Speed and simplicity.

#### **✓ Renovate Then Sell**

Small improvements can mean a higher sale price.

#### **✓ Loan Modification / Assistance**

Explore options to reduce payments and stay in your home.

#### **✓ Short Sale Support**

Sell even if you owe more than the home is worth and avoid foreclosure.

#### **✓ Stay-in-Home Solutions**

Senior housing guidance, support programs, and long-term planning.

## **LET'S TALK THROUGH YOUR OPTIONS!**

Every situation is different. A quick conversation can help you:

- Understand your equity
- Review realistic timelines
- Compare all paths — without pressure

***Consultations are always FREE & confidential.***

Samantha Simmons, Realtor®

Trusted Advocate for Families in Transition

The Realtors That Care

267.670.9886 | 866.397.7352

samantha@realtormama.net

[www.thehomegirlsgroup.com](http://www.thehomegirlsgroup.com)

# OPTIONS BEFORE A SHERIFF'S SALE

A sheriff's sale is a public auction due to unpaid mortgage or tax debt. In Pennsylvania, once the sale is finalized, ownership usually cannot be reversed. If your home is scheduled for sheriff's sale, you are not out of time but acting quickly matters.

## WAYS HOMEOWNERS COMMONLY STOP OR DELAY A SALE

### ✓ Catch Up the Loan (Reinstatement)

Pay missed payments, fees, and costs.

### ✓ Loan Modification or Repayment Plan

Work with the lender to make payments affordable.

### ✓ Refinance or Pay Off the Loan

New loan, family help, or asset sale.

### ✓ Sell Before the Sale

Traditional sale or short sale with lender approval.

### ✓ Bankruptcy (Emergency Option)

An attorney filing can immediately stop the sale.

### ✓ Request a Postponement

Possible when a sale, loan review, or bankruptcy is in progress.

## WHAT DOESN'T STOP A SALE

✗ IGNORING NOTICES

✗ PARTIAL PAYMENTS WITHOUT APPROVAL

✗ VERBAL PROMISES

✗ WAITING TOO LONG

A short conversation can help you understand your timeline and avoid costly mistakes. Call us today for FREE and Confidential Guidance

Samantha Simmons, Realtor®  
Trusted Advocate for Families in Transition  
The Realtors That Care  
267.670.9886 | 866.397.7352  
[samantha@realtormama.net](mailto:samantha@realtormama.net)  
[www.thehomegirlsgroup.com](http://www.thehomegirlsgroup.com)