

How to choose the right foreclosure resource for your situation

ForeclosureListings organises resources into five types: sale venues, notice sources, HUD-approved counselors, legal aid and state process pages. Pick the one that matches where you are.

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Every listing on this site belongs to one of five resource types. Knowing which one you need is the first step. This guide is general information, not legal advice. Foreclosure rules differ by state, so confirm each fact with the office named on the listing.

Foreclosure sale venues are the places a county holds its foreclosure auctions. That can be a courthouse step, a county building or an online auction site. Each listing names the kind of sale and the schedule as the county publishes them. For example, the Harris County listing shows trustee sales on the first Tuesday of each month. The Franklin County Sheriff listing shows online sales on Fridays. Use this type when you have a sale date and want to know where it will happen.

Foreclosure notice sources are the official places a county posts or records foreclosure notices. The county clerk, the county recorder and the legal newspaper are the most common. The Maricopa County Recorder listing is one example. Use this type when you want to check whether a notice has been filed for a property.

HUD-approved housing counselors are agencies on the US Department of Housing and Urban Development list of approved housing counseling agencies. Only agencies that offer mortgage delinquency and default counseling are listed here. Each listing shows the contact details and the services, languages and delivery methods that the HUD record lists. Use this type when you want help to talk to your lender or to understand your options. The HUD counseling hotline is 800-569-4287.

Foreclosure legal aid is free legal help from nonprofit programs for homeowners who qualify. The Atlanta Legal Aid Society Home Defense Program and the Legal Aid Society Foreclosure Prevention Project in New York are examples. Use this type when a court case has been filed or you need a lawyer and cannot pay for one.

State foreclosure process pages link to each state's own official page or statute. The listing names the process type, judicial or non-judicial, and the redemption rule as the source states it. Ten states have a process page now. Use this type when you need the formal rules for your state before you look at county resources.

Watch for rescue scams. Never pay an upfront fee for help to save your home. Never sign your deed over to a stranger. Free help is available from HUD-approved housing counselors.

You can filter listings by the services a counselor offers, the sale types at a venue and the languages listed. The filter values come from the same sources that each listing cites. You can start broad and narrow down: pick a state, then a city, then a resource type. A listing is not a recommendation. For advice about your own case, ask a HUD-approved counselor or a

foreclosure lawyer.

Frequently asked questions

Can one listing fit more than one type?

Yes. The Dallas County listing appears under both sale venues and notice sources, because the county holds sales and posts notices. Colorado Housing Connects appears under both foreclosure legal aid and housing counselors.

What if I need a resource and the site does not list my county yet?

Use the state process listing for your state to find the official rules, if your state has one. Then check the website of your county clerk, sheriff or public trustee directly. Ask a HUD-approved counselor if you are not sure which office handles the sale.

Should I start with a sale venue or a state process page?

Start with the state process page. It tells you how your state runs foreclosures — through the courts or through a trustee — and that decides where the sale happens and what the notices mean. Then look up the sale venue for your county.

Sources

[US HUD Housing Counseling web service](https://data.hud.gov/housing_counseling.html) — https://data.hud.gov/housing_counseling.html

[California Courts Self-Help: Foreclosure](https://www.courts.ca.gov/selfhelp-foreclosure.htm) — <https://www.courts.ca.gov/selfhelp-foreclosure.htm>

[New York Courts CourtHelp: Foreclosures](https://www.nycourts.gov/courthelp/homes/foreclosures.shtml) — <https://www.nycourts.gov/courthelp/homes/foreclosures.shtml>