

Common foreclosure mistakes and questions to ask before you act

The most common mistakes people make when facing foreclosure are paying for help they could get free, missing a court deadline, giving money to someone who cannot deliver and trusting an online listing without checking the source.

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The mistakes that cost the most in a foreclosure come from acting on bad information, acting too late or trusting the wrong person. This guide is general information, not legal advice. Rules differ by state, so ask a HUD-approved housing counselor or a foreclosure lawyer about your own case.

Not checking the source of a fact. Every listing on this site names the source each fact came from and the date an editor checked it. The sale schedule on a listing can change after that date. County pages change. Always confirm the address, the date and the process with the office named before you act. A phone call takes a few minutes.

Waiting to ask for help. Earlier contact with your servicer keeps more options open. Write to your servicer and ask about loss mitigation. Keep a copy of every letter. A HUD-approved counselor can help you prepare the request.

Paying for free help. HUD-approved housing counselors give mortgage default counseling for free or at low cost. The HUD counseling hotline is 800-569-4287. Legal aid is free to eligible homeowners. Anyone who charges an upfront fee to help you save your home is showing a sign of a foreclosure rescue scam. Anyone who guarantees a result, or tells you not to contact your lender or a lawyer, shows the same sign. Report the offer to your state attorney general and the FTC.

Missing a court deadline. In a judicial state the lender files a lawsuit. The summons gives you a short window to file an answer. Florida gives 20 days and Ohio gives 28 days. Other states differ, and the exact date is on your summons. If you miss it, the court can enter a default judgment, and the case can end without your side being heard. If you have a court case, ask a legal aid office about the answer deadline the same day.

Signing a deed or paperwork without reading it. Some rescue scams ask homeowners to sign over the deed. Once you sign, you may no longer own the home. Never sign your deed over to a private person or company. Read every page, and ask a counselor or a lawyer first.

Skipping the state process. The state process listing says whether your state is judicial or non-judicial. That answer decides where the sale happens, who sends the notices and what redemption rights exist. Check the state listing first, then the county pages.

Questions to ask any resource before you rely on it. Ask what the total cost is and get it in writing. Ask what happens if the sale date changes. Ask whether the staff speak your language. Ask who to call if you cannot travel to the sale. A resource that answers clearly and in writing is easier to trust.

This site does not list homes for sale, and a listing is not a recommendation.

Frequently asked questions

Can this site help me find a home to buy at auction?

No. This site lists durable resources — sale venues, notice sources, counselors and legal aid. It is not a feed of foreclosed homes for sale. Check the sale venue listing for your county to find where auctions are held and what platform they use.

Is the sale schedule on a listing guaranteed?

No. Sale schedules change. A listing records what the source page said on the check date. Confirm with the office named in the listing before you travel or bid.

Someone asked me to wire money before the auction. Is that normal?

Payment terms differ by county and by sale. Treat any request to wire money to an individual as a warning sign. Ask the office named on the sale venue listing for the official payment terms.

Sources

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

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

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

[Georgia Attorney General: Mortgage and Foreclosure Information](https://law.georgia.gov/resources/mortgage-and-foreclosure-information) — <https://law.georgia.gov/resources/mortgage-and-foreclosure-information>

This guide is about United States.