

A CLEARER PLACE TO START

Your home. Your options.

Mortgage uncertainty can feel overwhelming. Use this guide to prepare for conversations about your home, your priorities, and possible next steps.

01 Want to keep your home?

Contact your mortgage servicer about available assistance, such as a repayment plan, forbearance, or modification. Ask what you would owe during and after any plan. Eligibility and terms vary.

02 Could a traditional sale cover the costs?

If sale proceeds can cover all loan payoffs, liens, and selling costs, a traditional sale may be worth exploring. Start with a market analysis and an estimate of net proceeds.

03 Would a sale leave a shortfall?

A short sale may be worth discussing when proceeds would not cover the debt. Required lenders and lienholders must approve. Do not assume approval also releases any remaining debt.

04 Unsure where you stand?

Gather current statements and notices. A title review and value estimate can clarify the real estate picture. A HUD-approved housing counselor can help you explore mortgage assistance.

HAVE A TRUSTEE-SALE NOTICE? ACT PROMPTLY.

Verify the current date and status with the trustee and servicer. Contact an Arizona attorney promptly; legal deadlines may arise before the sale. A listing, offer, or assistance request does not by itself stop a sale. Do not wait for a callback.



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Short sales since 2009

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your options

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YOUR NEXT CONVERSATION

Make the next step manageable.

You do not need every answer before asking for help. Keep this checklist for yourself, or share the guide with someone who needs a place to start.

☐ **Contact the mortgage servicer.**

Use the contact information on your statement. Ask which options apply to your loan, what documents are required, and how to confirm that an application is complete.

☐ **Confirm notices and dates.**

Read every notice. Verify any trustee-sale date or postponement directly. If a date is past or the status is unclear, seek prompt legal advice before assuming a sale can proceed.

☐ **Gather a few basics privately.**

Current mortgage statements, other loans or liens, notices, and a general picture of income and expenses can help. Do not put account numbers or sensitive records into a general inquiry form.

☐ **Ask about consequences before agreeing.**

Discuss written debt-release terms, possible remaining liability, taxes, credit effects, and costs with an Arizona attorney and tax professional. Outcomes depend on your circumstances.

A QUESTION I WANT TO ASK

Independent help: [hud.gov/counseling](https://www.hud.gov/counseling). HUD-participating agencies offer free foreclosure prevention counseling.

Education only, not legal, tax, or financial advice. No guarantee of approval, debt forgiveness, a sale, or postponement. Do not stop paying a mortgage based on this guide.



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Sources: CFPB mortgage options | CFPB short sales | HUD | A.R.S. 33-811. Reviewed October 19, 2026.