The NJ Foreclosure Survival Kit

The Week-One Checklist and the 45-Day Playbook: exactly what to do, in order, from the day a notice arrives.

Inside: the first-week checklist • a day-by-day 45-day plan • all seven exit options on one page • the free statewide help directory • a one-page worksheet

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The Week-One Checklist

You received a foreclosure notice in New Jersey. These eight moves, this week, keep every option open.

- [ ] **Open every envelope and write down every date.**
  The dates control everything. Note which document you received and the date printed on it. After you are served a court complaint, you generally have 35 days to file an answer.

- [ ] **Do not move out.**
  You have the legal right to live in your home through the entire court process. Leaving early helps nobody and costs you options.

- [ ] **Call your mortgage servicer and ask for "loss mitigation."**
  Ask them to send the loss mitigation application. This one free call opens the door to modification, forbearance and repayment plans.

- [ ] **Book a free HUD-approved housing counselor.**
  Free means free, by federal design: hud.gov > "Talk to a housing counselor," or call (800) 569-4287. They help with paperwork and know every program.

- [ ] **Pay no one an upfront fee to "save your home."**
  Upfront fees for foreclosure relief are generally illegal under federal and NJ law. Anyone demanding money now, telling you to stop talking to your lender, or asking you to sign over your deed is a red flag, not a rescuer.

- [ ] **Get your three numbers on one page.**
  Home value, mortgage balance, amount behind. Those three numbers determine which of the seven options fit. Free calculator: njforeclosureguide.org/tools/net-proceeds

- [ ] **Ask about NJ's free court mediation program.**
  New Jersey runs a foreclosure mediation program for eligible homeowners at no cost — a trained mediator, you, and your lender working toward a solution. Details: njcourts.gov

- [ ] **Tell one person you trust.**
  Isolation is how people lose homes they could have kept. A family member, a counselor, a lawyer — someone should know what is happening and when your dates are.

The 45-Day Playbook

Counting from the day you were served the complaint. If you are earlier in the process (a Notice of Intention, or just missed payments), you have even more room — start the same way.

- [ ] **DAYS 1–3**

  Read the complaint and calendar day 35.

  Your answer is generally due 35 days after service. Write the exact date somewhere you see daily. Everything below happens inside that window.

- [ ] **DAYS 3–7**

  Make the two free calls.

  Servicer: request the loss mitigation application. HUD counselor: book the first available appointment and bring your mortgage statements and income documents.

- [ ] **DAYS 7–14**

  Decide how you will answer, and ask about mediation.

  An answer keeps you in the case; NJ court mediation is free for eligible homeowners and can run alongside everything else. Legal Services of NJ (1-888-576-5529) helps income-qualifying homeowners at no cost. Self-help forms: njcourts.gov.

- [ ] **BY DAY 35**

  File your answer before day 35.

  Filing on time is the single most important deadline in the case. A contested case moves slower — and that time is what makes modifications, sales and refinances possible.

- [ ] **DAYS 14–30**

  Submit a COMPLETE loss-mitigation package.

  Incomplete packages are the #1 reason applications stall. Your HUD counselor can review it before you send it. Keep copies and confirmation numbers for everything.

- [ ] **DAYS 30–45**

  Price your exit options in parallel.

  While the modification review runs, get a free home valuation and run the net-proceeds math. Knowing what a sale would put in your pocket makes every other decision sharper — even if you never sell.

If a sheriff sale is already scheduled

You still have moves: adjournments of the sale can generally be requested, New Jersey allows redemption for 10 days after a sale, and a completed sale of the home before the auction pays off the mortgage first. Get county-specific dates and rules at njforeclosureguide.org/sheriff-sales — then move fast, with help.

All Seven Options on One Page

Every New Jersey foreclosure ends through one of these doors. The full honest comparison — costs, timelines, credit impact — is free at njforeclosureguide.org/compare.

- [ ] **1 · Reinstatement**
  Pay the past-due amount (plus fees) in one sum and the loan returns to normal. Cleanest fix if the money exists.
- [ ] **2 · Loan modification**
  The servicer changes the loan terms to make payments affordable. Free to apply; a complete package matters.
- [ ] **3 · Forbearance / repayment plan**
  A temporary pause or a catch-up schedule. Best for short-term setbacks with income coming back.
- [ ] **4 · Refinance (incl. home equity)**
  A new loan pays off the old one. Needs sufficient equity and credit; harder late in the case.
- [ ] **5 · Chapter 13 bankruptcy**
  A court-supervised repayment plan that can catch up arrears over time. Serious step — talk to a bankruptcy attorney.
- [ ] **6 · Sell on the market (incl. short sale)**
  A listed sale typically brings the highest price when time allows; a short sale needs lender approval when the home is worth less than the debt.
- [ ] **7 · Sell to a cash buyer**
  Fastest close, but offers run below market. Compare any offer against your net-proceeds math before signing.

One more thing: surplus funds

If a sheriff sale happens and brings more than what was owed, the extra money belongs to the former owner — and unclaimed surplus funds are real and recoverable. Guide: njforeclosureguide.org/guides/surplus-funds

The Free Statewide Help Directory

- [ ] **NJ Courts Foreclosure Mediation**
  Free for eligible homeowners. njcourts.gov > search "foreclosure mediation."
- [ ] **HUD-approved housing counselors**
  Free by federal design. hud.gov > "Talk to a housing counselor," or (800) 569-4287.
- [ ] **Legal Services of New Jersey**
  Free legal help for income-qualifying homeowners, including foreclosure defense. Hotline: 1-888-576-5529.
- [ ] **Your county help page**
  Local nonprofits, sheriff-sale calendars and county-specific rules: njforeclosureguide.org/foreclosure-help

My one-page worksheet

Date I was served:	____________	**My answer deadline (day 35):**	____________
Home value (estimate):	____________	**Mortgage balance:**	____________
Amount behind:	____________	**Sheriff sale date (if any):**	____________
Servicer + loss-mit phone:	____________	**My counselor:**	____________
Case / docket number:	____________	**Mediation requested? (Y/N):**	____________

About this guide: published by NJ Foreclosure Guide (njforeclosureguide.org), a free educational resource built by Igor Guberuk, who has spent about seven years helping New Jersey homeowners in foreclosure understand their options. The site charges homeowners nothing and takes no referral fees from anyone it lists. Its one related business — a New Jersey brokerage its operators own an interest in — is disclosed on every page where it appears. This document is general education, not legal, tax or financial advice, and nothing in it is a promise about the outcome of any case. Deadlines, programs and laws change; confirm current rules with a licensed attorney, a HUD-approved counselor, or official sources (njcourts.gov, hud.gov). If you need help finding free local resources, write to help@njforeclosureguide.org.