The Week One Checklist

You received a foreclosure notice in New Jersey. Here is exactly what to do first.

njforeclosureguide.org

- [ ] **Open every envelope and write down every date.**
The dates control everything. Note which document you received (our site decodes each one) and the date printed on it. In NJ you generally have 35 days to answer a court complaint.

- [ ] **Do not move out, and keep paying what you can document.**
You have the legal right to live in your home throughout 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 call opens the door to modification, forbearance and repayment plans, and it costs nothing.

- [ ] **Book a free HUD-approved housing counselor.**
Free means free, by federal design: hud.gov > "Talk to a housing counselor." 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 numbers on one page.**
Home value, mortgage balance, amount behind. Those three numbers determine which of the seven options fit. Our free calculator does the math: njforeclosureguide.org/tools/net-proceeds

- [ ] **See all seven options ranked for your situation.**
Two minutes, free, nothing to sign: njforeclosureguide.org/quiz. Five of the seven options keep you in your home.

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