

The bank's letter gives you one way out. There are seven.

The bank has set a sale date on your house, or is about to.

County tax sale instead? Your plan is the [Property Protection Plan](#).

A sale date means the bank has picked the day it sells your house. Each week before that day, a choice or two closes. After it, in Georgia, there is no buying the house back. So here are the seven choices first, then the three things to do this week.

We show you every choice. Selling to us is simply one of them.

Your seven ways out, with the cost of each.

We listed selling to us last on purpose. If choice 1 works for you, if you can pay it off and keep your home, we'll tell you that on the call, and then we'll get out of your way.

1 Catch up and keep the house

Pay what's behind, plus the fees, and the loan goes back to normal.

COST everything behind, plus fees.

2 Ask the bank for a plan

A catch-up plan, a pause, or new terms. The bank has programs. You have to ask, in writing.

COST fees, and weeks of paperwork.

3 Replace the loan

A new loan pays off the old one. Needs equity, and time.

COST closing costs, often a higher rate.

4 List it with an agent

Full price on the open market, if the date is far enough out.

COST agent fees and repairs, plus the payments while you wait.

5 Stay in the house, let someone else carry the loan

A buyer brings the loan current and takes over the payments. You stay on as a renter for a set time. We do this one too.

COST the house changes hands, and your stay has an end date.

6 Sort out the ownership first

A late parent's name on the deed, or a co-owner who won't sign, gets fixed first. We help families with this part.

COST court fees and a few months.

7 Sell it to us, Georgia Property Co.

We buy the house and close before the sale date, when the timing allows, with the house as it sits. You see our numbers and our margin in writing first.

COST a discount. That is the price of a sure closing before the date.

If there's debt beyond just this house, a bankruptcy attorney can sometimes pause everything at once. That's their lane, not ours, but worth asking about.

30 days

The bank must tell you in writing at least 30 days before the sale. After the sale there is no buying the house back. Everything on this page happens before the date.

The law behind it: O.C.G.A. § 44-14-162.2

Your three steps for this week

1

Confirm the real date, then tell us.

Call the office at the top of your notice. Dates move. Then text us the date and the address. We read the county file the same day and tell you how many days you really have.

2

Get two numbers from the bank, in writing.

What it takes to catch up, and what it takes to pay the loan off, as of one date. Every choice above starts there. Bring them to the call.

3

Pick the choice, not the buyer.

Keep it, catch it up, sell it, or stay while someone else carries the loan. On the call we put your numbers next to each choice. Nothing gets signed until you've seen it in writing, wherever you choose to sign.

YOUR NEXT STEP, AND IT'S FREE

Fifteen minutes with us **makes it yours.**

Give us the address. We read what the county shows about the house, usually the same day. Then we call and put your Foreclosure Exit Plan together with you: which choice fits, what it costs, and how much time you have. You keep the page.

A choice that is open this week can be closed by next week. The call is free.

CALL US. IT'S FREE, AND WE CALL BACK WITHIN ONE
BUSINESS DAY.

678-379-6820

We are not lawyers, and this isn't legal or tax advice. If your situation needs a lawyer, we'll tell you. Laws change, so double-check any date with your county or a Georgia attorney. The laws this plan relies on: O.C.G.A. §§ 44-14-162, 44-14-162.2, 48-4-40, 48-4-42, 48-4-48, 53-3-5 · Georgia probate forms GPCSF 3 and 10 · federal rule 12 C.F.R. § 1024.41. © Georgia Property Co. You're welcome to share this with any family who needs it.