

The county's notice gives you one way out. There are seven.

The county has put your house on its tax-sale list, or already sold it.

Bank foreclosure instead? Your plan is the [Foreclosure Exit Plan](#).

A tax-sale date means the county has picked the day it sells your house for the back taxes. Each week before that day costs more and closes a choice. If the sale already happened, you still have a year to buy 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 the back taxes with the interest and fees, and the house comes off the list.

COST everything owed, plus fees.

2 Ask the county for a plan or a break

A payment plan, or an exemption you never filed. Some counties say yes if you ask before the date.

COST paperwork, and asking before the date.

3 Borrow against the house

A loan against the equity pays the county. Needs clear ownership, and time.

COST closing costs, and a payment every month.

4 List it with an agent

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

COST agent fees and repairs, while the taxes keep growing.

5 Someone pays the county, and you stay

We pay the county, you stay, and we settle up later from the house. We do this one too.

COST a share of the house, or a claim on it, in writing.

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.

1 year

If the county already sold the house, you have 1 year to buy it back for what was paid plus about 20%. After 4 years with nothing done, the buyer's claim can become permanent.

The law behind it: O.C.G.A. §§ 48-4-40, 48-4-42, 48-4-48

Your three steps for this week

1

Confirm the real date with the tax office, then tell us.

Call the tax commissioner's office on the notice. Ask for the sale date and the full amount owed, with interest and fees. Text us both, and the address. We read the county file the same day.

2

Ask the tax office about a payment plan, in writing.

Some Georgia counties take a plan before the sale. Some do not. Get the answer in writing, with a name. Bring it to the call.

3

Pick the choice, not the buyer.

Pay it, split it, sell it, or stay while someone else pays the county. 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 Property Protection Plan together with you: which choice fits, what it costs, and how much time you have. You keep the page.

Interest and fees grow every month, and a choice open this week can close 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.