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Unlock the Door to What's Next.

FREE GUIDE · ORLANDO HOMEOWNERS

Facing a Hard Sale?

Your Orlando Options at a Glance

If you're behind on your mortgage in Orlando — or you can feel it coming — take a breath. You very likely have **more time, more options, and more equity** than the panic is telling you. Missing a payment is **not** foreclosure. Under federal rules your servicer generally can't even file until you're **more than 120 days** past due, and because Florida makes lenders go through court, the process usually takes **months, not days**. This one-pager maps every path so you can choose on purpose — not from fear.

WHERE YOU ACTUALLY ARE ON THE FLORIDA TIMELINE

Missed a payment	120+ days behind	Lawsuit filed	Final judgment	Foreclosure sale
you're likely here	filing can start	~20 days to answer	sale set 20–35 days out	months away

You can typically get current right up until the sale. The whole Florida process commonly runs six months to a couple of years — time to choose a path on your terms.

If you want to KEEP the home

Reinstatement
Pay the full past-due amount at once and you're current again — typically allowed right up until the sale.

Repayment plan
Spread what you owe across your next several payments to catch up over time.

Forbearance
Temporarily pause or lower payments during a hardship — you settle the paused amount later.

Loan modification
Your lender changes the loan's terms to lower the monthly payment for good.

Free help: HUD counselor
HUD-approved housing counselors are free and sell you nothing. Call 1-888-995-HOPE.

If selling is the smarter move

Sell before foreclosure
Your equity is yours — walk away with a check instead of a hit to your credit.

Competitive sale
Run on a firm timeline so buyers compete and you still get a strong price, fast.

Guaranteed cash sale
Pick your closing date, sell as-is — no repairs, no showings, total certainty.

There's a lien?
Liens (taxes, HOA, contractor, 2nd mortgage) get paid at closing — not a wall.

Owe more than it's worth?
A short sale is a real, credit-gentler path. Most established owners still hold equity; recent low-down-payment buyers are likelier to be underwater.

The one thing to remember: the worst outcome — losing the house, the equity, and your credit all at once — is also the most avoidable. But only if you move before your window closes. Don't make the permanent decision from inside the panic.

Do this week

- ✓ Open the mail — every notice has a deadline.
- ✓ Write down when you first fell behind (find your day-count).
- ✓ Call your servicer OR a HUD counselor to hear keep-it options.
- ✓ Get an honest read on your equity before deciding anything.
- ✓ Don't sign with any "cash today" buyer without a second opinion.

Why homeowners call Chad

Sixteen years in Orlando and a former university professor — so I teach you your options instead of pitching you. **I'm not here to list your house. I'm here to help you weigh every option**, with zero judgment and zero pressure. If the best move is to keep the home, I'll tell you that and sell you nothing.

Let's map your options together — free, 30 minutes, no pressure.
calendly.com/chad-dthomesteam/30min · @chad_gibson_realtor

Timeline facts: federal Regulation X 120-day rule (12 CFR §1024.41(f), RESPA) and Florida judicial foreclosure / reinstatement & redemption (Fla. Stat. §45.0315) — Consumer Financial Protection Bureau (consumerfinance.gov), NCLC, and Nolo, 2026. Equity context: CoreLogic/Cotality & Bankrate, 2026. This guide is educational only and is not legal, financial, or tax advice; foreclosure rights depend on your specific situation and lender — verify current details and consult a licensed professional before deciding.