



Action Checklist: What to Do After Receiving a Notice of Default

Time is critical. Follow these steps immediately. (Based on Texas Foreclosure Timeline)

Days 1–3 — Immediately Upon Receiving Notice

- ☐ Read the Notice thoroughly and confirm deadlines.
- ☐ Make copies of the Notice.
- ☐ Check loan documents/payment history.
- ☐ Contact lender/servicer for a detailed statement.
- ☐ Explore options to cure or avoid foreclosure.

Days 3–10 — Act While Cure Period Is Open

- ☐ Contact a HUD-approved housing counselor.
- ☐ Gather funds or financing to reinstate.
- ☐ Evaluate options: short sale, modification, deed-in-lieu.
- ☐ Document all communications.
- ☐ Prepare acceptable reinstatement payment.

Days 10–20 — Final Push Before Cure Deadline

- ☐ Review certified mail/notices.
- ☐ Confirm cure deadline has not passed.
- ☐ Plan next steps if unable to cure.
- ☐ Organize important documents.
- ☐ Record key deadlines.

Key Contacts & Important Deadlines

EnterActDFW Cash Offer / Guidance: (832) 932-7585

HUD Counselor Search: www.consumerfinance.gov/find-a-housing-counselor

Important deadline(s): _____

Important dates: _____

This is not legal advice. Consult an attorney or HUD counselor for guidance.