

AI Voice Agent Guide: Foreclosure Inbound Call Flow

Agent Introduction

When a homeowner in foreclosure calls in (often after receiving a letter or door visit), the AI agent should begin with a warm, professional greeting and an immediate display of empathy. The agent should introduce themselves and the organization, making it clear they are **calling to help, not to pressure**. Key elements of the introduction include:

- **Friendly Greeting:** “Hello, thank you for calling [Your Team Name], this is [Agent Name].” Use a calm tone to set the caller at ease.
- **Context & Recognition:** Acknowledge why they might be calling. For example, *“I understand you received a letter from us about your home. I’m here to answer any questions and help in any way I can.”* This shows you’re aware of the outreach and ready to assist.
- **Empathy and Reassurance: Lead with empathy** – recognize that foreclosure is a difficult situation. For instance, *“I know facing foreclosure can feel overwhelming, and you’re not alone in this. Our team’s mission is to help homeowners like you find a way out.”* This builds trust from the start.

Mission Statement (Early in Call): Clearly and concisely state the group’s **purpose: helping homeowners avoid foreclosure**. Highlight the **available solutions** your group can facilitate, such as loan modifications, short sales, or even a quick cash purchase of the home. For example:

*“Our goal is to help you avoid foreclosure and keep it off your record. We explore all possible options – whether it’s negotiating a loan modification with your lender, arranging a short sale if you prefer to sell, or even providing a cash offer to buy the property if that makes sense for you
1 . We’re here to figure out the best solution for your situation.”*

This introduction assures the caller that the agent is **focused on solutions**, not sales, echoing the empathetic, solution-oriented approach recommended for foreclosure outreach. After the introduction, **listen carefully** to the caller’s tone and initial response. Based on their reaction, the call can branch in two primary directions: - If the caller sounds upset, angry, or immediately asks to **“opt out”** of further contact, proceed to **Opt-Out Handling**. - If the caller is calm or interested in learning more, proceed to **Pre-Screening Questions** to gather information, before moving on to scheduling help.

(Note: Always let the caller speak and explain their purpose in calling. Avoid interrupting. The introduction above can be adjusted in length based on whether the caller jumps in with questions or concerns.)

Opt-Out Handling (Upset or Uninterested Callers)

Not all homeowners will welcome the call – some may be upset at receiving outreach or strongly skeptical of help offers. The AI agent must **remain calm, respectful, and accommodating**, especially with callers

who demand to be removed from contact lists. The goal in this branch is to **defuse the situation, affirm the caller's wishes, and still leave a professional, helpful impression**. Key steps for opt-out scenarios:

- **1. Apologize and Acknowledge:** Begin by validating their feelings. *"I understand that our reaching out has upset you, and I'm truly sorry for any inconvenience."* A sincere apology can help an angry caller feel heard. Acknowledge their request directly (e.g., *"I hear that you **want to opt out of further contact.**"*). This shows respect for their autonomy.
- **2. Briefly Restate Mission (if possible):** In one sentence, clarify that your intent was to help, not harass. *"Our intention was only to offer help to avoid foreclosure, through options like loan mods or sales – but I absolutely respect your decision."* Keep this very concise to avoid sounding like a sales pitch. Even a skeptical caller may appreciate a quick reminder that you are a **legitimate foreclosure relief team, not a scammer**. If the caller is extremely angry, you may skip this step to avoid prolonging the call – use judgment based on their tone.
- **3. Confirm Removal from Contact List: Assure the caller** that you will honor their opt-out request. *"I will make sure to remove you from our contact list immediately, so you won't receive any more calls or letters from us."* It's important the agent actually flags this number internally as **"Do Not Contact."**
- **4. Leave Door Open (Friendly Closure):** End on a polite note that **keeps future help available** without pressuring. For example: *"Thank you for your time, and again, I apologize for the hassle. If you ever need assistance with avoiding foreclosure down the line, please know our door is open and we're here to help. Take care."*

The agent should then **gently conclude the call**. No further attempts to persuade should be made – the emphasis is on respect and compliance. By clearly stating the mission and then honoring the opt-out, the agent conveys professionalism. Even upset callers who aren't interested may calm down when they feel their wishes are respected. This approach can turn a hostile interaction into a neutral or even positive one by the end, and it leaves a good impression should the homeowner reconsider later.

(Example Opt-Out Dialogue – Caller: "I'm sick of these letters. Take me off your list!" Agent: "I'm very sorry for the inconvenience. I completely understand – I will remove you from our list right away. Our only aim was to help you avoid foreclosure through solutions like loan modification or a sale, but I respect that you're not interested ¹ . You won't receive further contact from us. If you ever need help in the future, we'll be here. Thank you for taking the time to call, and have a good day.")

Interest-Based Pre-Screening Questions (For Interested Callers)

If the caller indicates interest in hearing about options or generally sounds open to discussion, the AI agent should smoothly transition into a **brief information-gathering phase**. The purpose of these questions is to **gather key property and situation details** that are *not readily available from the Notice of Default (NOD)*, in order to better assess the homeowner's situation. All questions must be **concise, respectful, and relevant** – the agent should avoid anything that feels intrusive or too personal.

Before asking, **get permission** and frame the reason for the questions:

"To help our team understand your situation a little better and recommend the right options, I'd like to ask just a few quick questions about your property. We won't touch on private financial info – just some basics. Would that be okay?"

If the caller agrees, proceed with the following **screening questions**, pausing after each to listen and acknowledge the answer. These cover the crucial areas of concern beyond what the NOD document provides:

- **1. Additional Liens or Loans:** *"Besides your primary mortgage, do you know if there are any other liens or loans on the property?"* (Examples to clarify could include a **second mortgage**, **HELOC**, or liens such as **tax liens** or **HOA liens**.) Explain why this matters, in a reassuring tone: *"We ask because any other liens – like a second mortgage or tax lien – could affect the strategy we use to help you ². It's totally fine if you're not sure; any detail you do know helps."* This question uncovers if there are additional debts secured by the property. Knowing about **junior liens or judgments** is important since **all liens would need to be addressed** in a resolution (unlike in a foreclosure auction where junior liens might be wiped, pre-foreclosure solutions require dealing with them) ². For example, if there's a second mortgage or an IRS tax lien, the team may need to negotiate with those lienholders as well.
- **2. Occupancy Status:** *"Is the home currently owner-occupied, or is someone else (like a tenant or relative) living there right now?"* This question is to gently determine if the caller (homeowner) is living in the property or if it's rented out. It provides insight into their circumstances: An **owner-occupied** home might indicate the owner wants to *keep* the home if possible, whereas a **tenant-occupied** property might mean the homeowner is more open to selling (since they're not living there) or could face issues with tenants in a foreclosure. It also alerts the team if there would be **tenant rights to consider**. Keep the tone neutral and add a quick rationale if needed: *"Knowing whether you're living there or if tenants are there helps us tailor the right solution – some programs are for primary residences, for example."*
- **3. Ownership and Title Status (Probate or Disputes):** *"Just to make sure we understand the ownership: Are you the only owner on the title of the property? For instance, some folks co-own with family, or sometimes a property might be in a trust or inherited... Is there any estate or probate situation affecting the house?"* This question is asked carefully, as it can be sensitive. The goal is to find out if the homeowner has full authority to make decisions or if, for example, the property is tied up in a legal process due to an owner's death or family dispute. If the caller mentions a recent death or that they're an heir, express sympathy (*"I'm very sorry to hear that."*) and note that this can complicate things slightly. Explain in simple terms: *"The reason I ask is, if a property is in probate or held in an estate, the process to resolve a foreclosure can involve some extra legal steps ³ ⁴. It's absolutely something we can navigate – we just like to know upfront so we handle everything properly."* Indeed, if the homeowner passed away or title is under an estate, the foreclosure process may pause until a probate court appoints a representative, and any solution (loan mod, sale, etc.) must involve that representative ⁵ ⁴. By identifying this early, your team can prepare accordingly.
- **4. (Optional) Foreclosure Timeline Check:** *"Have you received a notice of a sale date or auction date for the foreclosure yet?"* (Or *"Has the bank or trustee given a date for a foreclosure sale?"*) This question is optional but very useful. Many homeowners in NOD stage might not have a sale date scheduled yet (that usually comes with a **Notice of Trustee Sale** a few months after the NOD). If the caller knows a sale date, it indicates the situation is urgent and time is short. Knowing the timeline helps prioritize actions (e.g., if an auction is two weeks away, a different sense of urgency is needed). If the caller isn't sure, that's fine – the agent can likely find that out from public records or the NOD document later. If the caller does provide a date, respond with reassurance: *"Thanks for letting me know. That timeline will help us act quickly – there are still steps we can take before that date."*

For each question above, the agent should **actively listen** to the caller's answer and respond with brief acknowledgments or empathy. Avoid reaction that sounds judgmental or overly concerned – even if the

answers reveal a complex situation (for example, “Yes, I have tax liens and my mother’s estate is still in probate”), stay positive and supportive: *“Got it. These details are really helpful – thank you. It sounds like there’s a bit to sort out, but don’t worry, we have experience handling these situations.”* The agent might **take notes** (internally) on these answers to pass to the relief team later.

Do NOT ask for sensitive personal financial details (income, credit, account numbers, etc.) in this initial call – those are not only private, but also typically handled by counselors or specialists later if needed. The focus is strictly on **property-related facts** that help in **evaluating foreclosure solutions**. Each question is framed as being for the benefit of the homeowner (so the team can better help them), keeping the tone **helpful and non-intrusive**.

By the end of this Q&A, the agent will have a clearer picture of the case: Are there multiple liens to deal with? Is the homeowner living in the house? Any legal title hurdles? With this information, the agent can more effectively set up the next steps. Once the key questions are covered (don’t ask more than these few – respect the caller’s time and patience), **transition to offering a meeting/appointment** to delve deeper into solutions.

(The agent should also be prepared: often a Notice of Default provides some baseline info like the defaulted loan amount, lender, and possibly if it’s a first or second mortgage. The AI could pull data from the NOD if integrated. But the above questions cover critical gaps: NODs won’t list other liens or occupancy or probate issues.)

Appointment Booking Logic (Scheduling a Relief Consultation)

After the caller has answered the screening questions (or if they indicated interest without needing questions), the agent should **summarize and move toward scheduling an appointment** with the foreclosure relief team. This portion of the call is crucial for converting interest into action. The AI agent’s objectives here are to **confirm the caller’s interest, explain the next step (meeting), and schedule a convenient time**.

Steps and best practices for booking the meeting:

- **1. Express Appreciation and Recap:** Thank the caller for sharing information and reiterate your desire to help. For example: *“Thank you for answering those questions – it really helps. From what you’ve shared, I’m confident we can figure out some options to help you avoid foreclosure.”* You might briefly recap one key point positively: *“It sounds like aside from your main mortgage, there’s also a small tax lien on the property – that’s something we can definitely look into further.”* This shows you listened and it sets the stage for the next step.
- **2. Introduce the Free Consultation:** Clearly describe what you are offering to schedule. Use inviting language and **emphasize it’s free and aimed at helping**. For instance: *“The next step we usually recommend is a free personal consultation with our foreclosure relief team. They can dive deeper into your situation and walk you through specific solutions – whether it’s how to approach your lender for a mod or what a sale might look like. Would you be interested in setting up a meeting with them?”* Make it sound like a helpful service (which it is), not a sales trap. Mention it’s **no obligation and no cost**. This encourages the homeowner to agree without feeling pressured.
- **3. Handle Questions or Hesitation:** The caller might ask who is in the meeting or what it involves. Have a concise answer ready: *“Our foreclosure relief team includes experienced professionals – for example, a housing counselor or loan specialist and a real estate expert. They’ll review your foreclosure*

status and discuss the pros and cons of each option (loan mod, repayment plan, short sale, etc.) given your situation. It's basically an educational session for you, and they'll answer all your questions. Again, it's completely free." If the caller is hesitant about scheduling, offer flexibility: "If you're not ready to commit to a meeting right now, that's okay – we can also send you some information or give you a call in a few days to see how you're feeling. Whatever you prefer." However, if they seem interested, proceed to scheduling.

- **4. Schedule the Date/Time via Cal.com (or your booking system):** Once the caller agrees to a meeting, move into scheduling mode. Use a **friendly, step-by-step approach** to find a convenient time. For example:
 - "Great! Let's find a time that works for you. Our team is available for consultations most weekdays. Do you have a preference for a morning, afternoon, or evening meeting?" Let the caller respond, then narrow down: "Alright, how about we look at Wednesday afternoon? We have a slot around 2:00 PM – would that work for you?"
 - If that doesn't work, offer an alternative: "No problem. We also have Thursday at 6:00 PM open if an evening is better, or Friday morning." **Be accommodating** and patient as the caller checks their schedule. This feels like a natural scheduling conversation.
 - Once a time is agreed, confirm the **details clearly**: "Okay, I've booked you for Wednesday, [Date], at 2:00 PM with our foreclosure help team." Mention the **format** of the meeting: "They can meet with you by phone or video call, whichever you prefer. Typically it's a phone call unless you'd like a Zoom meeting." (Adapt this to your actual practice; if it's in-person, state the location details instead.)
- **5. Collect/Confirm Contact Info for the Meeting:** Ensure you have the right contact information to send a calendar invite or reminder. "What's the best email address to send you the meeting confirmation and details?" (If you already have their email from prior outreach, confirm it.) Also confirm their phone number if needed: "And just to double-check, we'll call you at this number ending in 1234 for the meeting – is that correct?" Accurate contact info is important for Cal.com invites or any reminders.
- **6. End on an Encouraging Note:** Wrap up the call by reinforcing that they've made a positive step. "We're all set for your appointment on Wednesday at 2 PM. I'm really glad you reached out – our team will be ready to help you explore those options and find the best solution. In the meantime, if you have any questions or if anything changes, you can call us anytime." Thank them again for speaking with you. A friendly closing: "Take care, and we look forward to speaking with you on Wednesday!" gives the call a warm end.

After hanging up, the AI should mark the conversation appropriately in the system: the caller is **"Interested – scheduled for consult on [date]"**, include notes from the pre-screen (e.g., has second lien, owner occupied, etc.), so the human team is prepared. The **Cal.com integration** would handle sending a confirmation email/text to the caller with meeting details (though we're not detailing technical integration here).

If Caller Is Not Ready to Schedule: In some cases, a homeowner might be interested in information but not ready to commit to a meeting. They might say, "I need to think about it" or "Can you send me info first?" For these cases, the agent should **avoid pressuring**. Instead, offer to follow up later: "Of course. I understand this is a lot to consider. I can email you some information about our services and the options we discussed. Would it be okay if I give you a call in a few days to check in? I promise no pressure – just to see if you have any questions." If they agree, schedule a **follow-up call task** internally. If they decline even that, simply let them know how to reach you if they change their mind. And **mark them as not interested for now** (and **do not continue to proactively reach out** beyond what they agreed to). This aligns with the earlier directive: if not interested, tag as do-not-contact but leave the door open politely.

Throughout the booking phase, maintain that **calm, helpful demeanor**. The homeowner should feel like they're talking to a supportive assistant who is organizing help *with* them, not pushing them into a sales funnel. The mention of a team and scheduling adds a sense of legitimacy (it shows you have a formal process and a real team). By the end, the caller should feel **relieved** that a concrete next step is in place, and hopefully optimistic that they'll get help to resolve their foreclosure challenge.

Recommended Property Intelligence Sources for Foreclosure Cases

(This section is a brief research-backed overview for the team's reference – detailing what property information is typically needed to fully assess a foreclosure case beyond the Notice of Default, and where to find that data. It can help the AI agent's knowledge base or the human team's preparation before/after the call.)

A recorded Notice of Default (NOD) provides the basic facts of the foreclosure: the defaulted loan, the borrower and lender names, the amount in arrears, and the initiation of the foreclosure process. However, to **properly assess a foreclosure case and craft solutions**, additional property information is often required beyond what the NOD contains. Below are key types of information and **reliable sources** (public and paid) to obtain them:

- **Full Lien and Title History: It's crucial to know all encumbrances on the property, not just the mortgage in foreclosure. This includes** secondary mortgages, home equity lines (HELOCs), tax liens, judgment liens, **or** Homeowners Association (HOA) liens. **Any buyer or negotiator will need to deal with these, since before an auction**, all liens are still in force and must be resolved or negotiated ² . A title search **or** property ownership & encumbrance report **will list all recorded liens**. Reliable sources^{**}:
 - **County Recorder's Office**: Public records where deeds of trust/mortgages, liens, and NODs/Notices of Sale are recorded. Many counties have online databases to search by property or owner name. This is the direct source, though it may require pulling documents individually (often for a small fee).
 - **First American DataTree®**: A professional **property data platform** that provides comprehensive title reports and recorded document images. DataTree aggregates **deeds, mortgages, foreclosure notices, assignments, releases** – with coverage across 100% of U.S. properties (99%+ of deeds and foreclosures) ⁶ . Users can pull an **Ownership & Encumbrance (O&E) report** or an **Open Liens report** to see all outstanding liens on the property ⁷ . DataTree's search allows filtering by open lien status and shows foreclosure status as well ⁸ . It's a paid service used by real estate pros, but it's very thorough.
 - **Title Companies / Title Plant Systems**: In many states, title companies have internal databases (title plants) that mirror recorder data. If you have an industry contact, they can often provide a property profile with liens. (In some places, however, providing foreclosure lists or detailed profiles to non-clients is restricted ⁹ .)
 - **PropStream**: A real estate investor platform that also pulls data from county records. PropStream provides **mortgage information and involuntary lien data** on properties ¹⁰ ¹¹ . For example, PropStream can show if a property has a second mortgage or a tax lien (under "involuntary liens"), alongside the foreclosure status and default amount. It's a subscription service but widely used for quick lien and equity checks on distressed properties.

- **Property Tax Status and Tax Defaults:** **Property taxes** are a critical piece of the puzzle. Unpaid property taxes can lead to tax liens or even tax foreclosure, and they **remain a lien on the property** that typically **survives** a mortgage foreclosure if not addressed ¹². It's important to check:

- Are property taxes current or in default? How much is owed if delinquent?
- Any tax sale proceedings? (Less common, but worth verifying.)

Reliable sources: - *County Treasurer/Tax Collector's Office:* Most counties allow the public (with the parcel number or address) to check the tax payment status. This might be an online portal showing if taxes are unpaid and for which years. Some counties list if a property is in a tax default status or on a tax sale list. - *PropertyRadar:* A specialized foreclosure and property data service popular in states like California, Arizona, etc. **PropertyRadar not only tracks foreclosure filings, but also synchronizes with county tax assessor records and updates tax delinquencies** ¹³ ¹⁴. **In PropertyRadar, one can often see if a property has delinquent property taxes outstanding (it's one of the data points provided)** ¹⁵ ¹⁶. **This tool essentially aggregates data from courthouses (NODs/NTS) and tax records, giving a fuller picture in one place. It is a paid service but highly regarded for up-to-date foreclosure tracking and data depth.** - *PropStream:* PropStream includes tax information as well – it will list the annual tax assessed and sometimes indicate if there is a tax lien or delinquency (if that data is available via county). It may not be as explicit as PropertyRadar for tax delinquency, but it's another checkpoint. - *County Assessor's Database:* The assessor's records can confirm the owner of record, the assessed value, and possibly mailing address** of the owner. If the mailing address for the owner is different from the property, for example, that tells you the owner might live elsewhere (which could hint the property is rented out). Some assessor sites also flag if a property is tax-defaulted or provide a link to tax payment status.

- **Probate, Ownership, and Legal Status:** If the property owner is deceased or there are ownership disputes (e.g., divorce or inheritance issues), it's important to verify the **legal owner and any probate case:**
- *County Probate Court Records:* If you suspect a probate (say the owner died and heirs are involved), checking the county court's online case search for the owner's name could reveal a probate case. This is public record in many jurisdictions. The probate case can show if an executor/personal representative has been appointed – which is the person your team would need to work with. As noted, a foreclosure involving a deceased owner will require dealing with the estate's representative ⁵.
- *Obituaries or Legacy.com:* In some cases, investors or helpers search obituaries to confirm if an owner has passed (if mail is returned or neighbors say the owner died). This is more of a manual research step.
- *Title Records (again):* The deed can show how title is held (e.g., "John Smith as Trustee of the 2005 Smith Family Trust" – indicating a trust ownership, or "Jane Doe, deceased" if an affidavit of death was recorded). Any recorded **affidavit of death, divorce decrees, or lis pendens** could be relevant. DataTree or recorder's search can uncover those.
- *DataTree and PropStream:* These can sometimes flag if an owner is marked as deceased in their data (PropStream, for instance, has filters for properties with "senior owners" or even recent death, via obituary data, though it's not always accurate). DataTree won't directly give you probate cases, but you can often identify if title changed due to death (and it can provide the vesting deed info under ownership history).

- **Foreclosure Trustee Filings & Status:** Beyond the initial NOD, one should track subsequent foreclosure notices:
- **Notice of Trustee's Sale (NTS):** sets the auction date. This is recorded at the county recorder and often published in newspapers. It's crucial to know if and when this has been filed, because it contains the scheduled sale date and auction details. *Public sources:* county recorder (look for a Notice of Sale under the property name), or trustee's sales websites (some trustees list sales online). *Paid sources:* PropertyRadar shines here – it tracks a property through NOD to NTS to actual **auction outcomes**, updating status in near real-time ¹⁷. PropStream also lists if a property is in pre-foreclosure vs heading to auction (though it may not update as quickly on auction postponements or cancellations).
- **Trustee/Attorney Websites:** In some states, the entity handling the foreclosure (trustee or sheriff) has a site where you can search for the property or case number to see if an auction is scheduled or postponed.
- **PropertyRadar & PropStream:** Both will label a property as in pre-foreclosure, in auction, or bank-owned if it went through sale. PropertyRadar specifically provides status like “NOD filed on X date, NTS filed on Y date, Auction on Z date (postponed or sold)” – very useful for a comprehensive view ¹⁸. PropStream's “Foreclosure Details” might show the default recording date and sometimes the auction date if known ¹⁰.
- **Property Condition & Market Data:** While not explicitly asked in the question, for a complete assessment one might also gather:
 - **Property details** (beds, baths, square footage, lot size, year built) – available via county assessor or Zillow. This helps in estimating value or considering a sale.
 - **Neighborhood comps or value estimates** – e.g., Zillow's Zestimate, or PropStream's comparable sales tool. This isn't about the foreclosure per se, but if considering a short sale or cash offer, you'd want to know the home's approximate value vs the debt.
 - **Rental status** (if tenant-occupied, what's the rental market or are tenants likely cooperative – sometimes outreach to tenants occurs if owner is MIA, but that's advanced).
 - **HOA status** if in a condo or community – any HOA dues delinquent? (HOAs can foreclose or at least attach liens, as mentioned). This info might be uncovered by asking the owner or seeing an HOA lien in records. There are also HOA contact reports available (DataTree lists an HOA contact report) ¹⁹.

Summary of Recommended Sources:

- **County Assessor & Tax Collector** (public websites): To confirm owner, mailing address, assessed values, and property tax payment status (delinquencies). Easy free check for occupancy clues and tax defaults.
- **County Recorder / Clerk** (public records): To obtain NOD, NTS, and any other liens or notices on record. Fundamental for official documents (usually small fee per document if not using an aggregator).
- **PropertyRadar** (paid): Excellent for **foreclosure-specific leads and data**, combining recorder info, assessor info, and tracking foreclosure stages in one interface ¹³. It can show **notices, auction dates, tax delinquencies, equity, ownership, and more** in one place ¹⁵ ¹⁴. Useful for West Coast states and others it covers.

- **PropStream** (paid): A nationwide property data tool with a broad feature set. Great for pulling up a property and seeing **open mortgages, involuntary liens, MLS info, and foreclosure status** ¹⁰ ¹¹. Also has built-in estimators and marketing tools. Good for an investor-style overview of the property's financial profile.
- **First American DataTree** (paid): A professional-grade tool for **deep property research**, ideal for pulling official reports and documents. Provides **comprehensive title data (ownership history, open liens, judgments, releases)** and lets you download **recorded document images** (like the actual NOD or mortgage documents) ²⁰. DataTree is very reliable for due diligence – for example, one can order a **Total View Report** or **Property Detail** report to get a compiled view of property, owner, loans, transfers, etc., and even get **plat maps** or **assessor maps** ²¹. It's often used by title companies, law firms, and serious investors.
- **Others:** There are other tools like **PropertyShark, RealtyTrac, MLS databases**, or local databases which can supplement, but the ones above are among the most trusted in foreclosure research. **PropertyRadar, PropStream, and DataTree** were specifically noted because they are commonly used to gather a 360° view of a distressed property.

Having this information helps the foreclosure relief team understand the full scope of the homeowner's situation. For instance, knowing there's a tax default or HOA lien in addition to the mortgage default lets the team prepare to address those (perhaps during a short sale negotiation all lienholders must be dealt with ²²). Understanding if the owner is in probate will change the approach legally. These property intelligence sources ensure no surprises – such as finding out about a second loan or a pending tax auction at the last minute – which could derail a foreclosure prevention plan.

In summary, **beyond the NOD** you'll typically need to gather: *the complete lien profile (mortgages, judgments, taxes, HOA), the occupancy/owner status, any legal ownership hurdles, and the foreclosure timeline*. Utilizing public records and specialized data services like **County databases, PropertyRadar, PropStream, and DataTree** will equip the AI agent and your team with the necessary information to effectively help homeowners avoid foreclosure with the right strategy ¹³ ⁸. The combination of respectful, solution-focused conversation and solid property research is the key to guiding distressed homeowners toward a positive resolution.

¹ ²² Foreclosures, Loan Modifications, Deeds in Lieu of Foreclosure

<https://dewittlaw.com/foreclosure/3736/foreclosures-loan-modifications-short-sales-and-deeds-in-lieu-of-foreclosure/>

² ⁹ ¹³ ¹⁷ ¹⁸ Pre-foreclosure Investing | PropertyRadar Help Center

<https://help.propertyradar.com/en/articles/1031207-pre-foreclosure-investing>

³ ⁴ ⁵ Foreclosure and Probate in Florida | What Happens to the House After Owner Dies

<https://www.hallandalelaw.com/foreclosure-and-probate-in-florida/>

⁶ ⁷ ⁸ ¹⁹ ²⁰ ²¹ Real Estate Property Research Tools | First American Data & Analytics

<https://dna.firstam.com/solutions/property-data/datatree-property-research>

¹⁰ ¹¹ ¹⁴ ¹⁵ ¹⁶ PropertyRadar vs PropStream: Expert Review | Mashvisor

<https://www.mashvisor.com/blog/propertyradar-vs-propstream/>

¹² How to Investigate Liens on Foreclosures | Zillow

<https://www.zillow.com/learn/due-diligence-investigate-property-liens/>