

# Facing Foreclosure?

## You Have **More Options** Than You Think

A free guide for Bayonne homeowners navigating pre-foreclosure

If you've received a notice of default or are behind on payments, **don't panic**. New Jersey's foreclosure process takes 1–3+ years, giving you time to explore options that can **protect your credit and keep money in your pocket**.

### Inside the Guide: Your **6 Options**

#### OPTION 1

##### Reinstatement

Catch up on missed payments and continue your mortgage as if nothing happened.

#### OPTION 2

##### Loan Modification

Work with your lender to lower your rate, extend your term, or reduce principal.

#### ★ RECOMMENDED

##### Sell Before Foreclosure

**BEST OPTION**

Keep your equity, protect your credit, and walk away with cash. Bayonne's strong market means real value for your home.

#### OPTION 4

##### Short Sale

Negotiate with your bank to accept less than owed — far better than foreclosure.

#### OPTION 5

##### Deed in Lieu

Transfer ownership to the lender voluntarily and avoid the court process.

#### OPTION 6

##### Bankruptcy (Ch. 13)

Court-supervised repayment plan that halts foreclosure. Last resort.

### Download the **Complete Free Guide**

9-page comprehensive guide covering the full NJ foreclosure timeline, all 6 options explained, credit impact comparison, how selling works step-by-step, and free local resources.

- ✓ NJ Timeline
- ✓ Credit Impact Chart
- ✓ 6 Options Explained
- ✓ Step-by-Step Selling Guide
- ✓ Free Resources



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