

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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