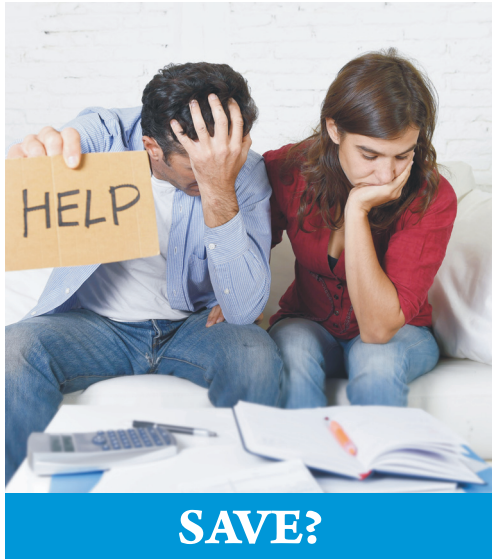


FACING FORECLOSURE?



If you are a struggling homeowner on the verge of falling behind in your mortgage payments, or if you've already fallen behind, you should be proactive when it comes to saving your home from foreclosure. We will help you understand the foreclosure process and hand hold you through the process. Please schedule a meeting with us!



Homeowners are often in a "fog" when they are in foreclosure and just need a little bit of guidance to find their way. Our team of experts are here to serve you from beginning to end so that you can find your way to a fresh start, putting your financial hardships behind you.

Each homeowner is in a different situation, has different desired outcomes. We will work with you on an option that best meets your needs.



Once we have met and reviewed your options, you will be ready to take action. We use the PDCA model which stands for **Plan, Do, Check, Act.**

Plan: Develop an action plan for the option you check. We will discuss the timeline, dependencies, risks and constraints.

Do: Implement the plan. We will help you along the way if you experience any issues or blockers.

Check: It is key to check results for any potential pivots or adjustments to your plan.

Act: Make any adjustments and repeat as necessary

WHY WORK WITH US?

We offer **FREE** help and advice to assess your personal situation and give you the best options to **AVOID FORECLOSURE!**

Our purpose is to serve homeowners who are in distressed situations and at risk of losing their homes due to foreclosure. We seek to understand your needs, educate you on options, and encourage you to take action.



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Washington Foreclosure Laws and Procedures

Learn about Washington's foreclosure laws and how the Washington foreclosure process works.

By Amy Loftsgordon, Attorney University of Denver Sturm College of Law
Updated 12/26/2024

Why Trust Us? Fact-Checked

Before the foreclosure crisis, federal and state laws regulating mortgage servicers and foreclosure procedures were relatively limited and tended to favor foreclosing lenders. However, many federal and state laws now give protections to borrowers. Servicers generally must provide borrowers with loss mitigation opportunities, account for each foreclosure step, and carefully comply with foreclosure laws.

Also, most people who take out a loan to buy a residential property in Washington sign a promissory note and a deed of trust, which is like a mortgage. These documents usually give homeowners certain contractual rights after a home loan default.

So, don't get caught off guard if you're a homeowner behind in mortgage payments. Learn about foreclosure laws in Washington and how the foreclosure process works, from missing your first payment to a foreclosure sale.

What Are My Rights During Foreclosure in Washington?

In a Washington foreclosure, you'll most likely get the right to:

- Receive a preforeclosure notice giving you the right to meet with the lender or its agent and discuss foreclosure alternatives.
- Apply for loss mitigation.
- Participate in foreclosure mediation.
- Receive certain foreclosure notices.
- Get current on the loan and stop the foreclosure sale.
- Receive special protections if you're in the military.
- Pay off the loan to prevent a sale.
- File for bankruptcy, and get any excess money after a foreclosure sale.

Once you understand the Washington foreclosure process and your rights, you can make the most of your situation and, hopefully, work out a way to save your home or at least get through the process with as little anxiety as possible.



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