NJ PROPERTY TOOLKIT

New Jersey Foreclosure Survival Workbook

NJ Property Toolkit • Workbook No. 2

A print-ready planning workbook for New Jersey homeowners, heirs, executors, families, and property professionals organizing foreclosure notices, court deadlines, servicer options, sheriff sale risk, and equity decisions.

Estimated completion time	60-90 minutes
Matching guide	New Jersey Foreclosure Survival Guide
Prepared for	New Jersey foreclosure and property situations
Edition	v1.0

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Prepared by	Prepared for	Version	Updated
Viera Investment Group LLC	New Jersey homeowners, heirs, executors, families, and professionals	v1.0	July 9, 2026

Filename	Website	Office	Text/SMS
nj-foreclosure-survival-workbook-v1.0.pdf	vierainvestmentgroup.com	973-939-5151	424-440-2739

Educational use

This workbook is an educational planning tool designed to help organize documents, deadlines, questions, and information. It is not legal, tax, accounting, financial, or investment advice and should not replace guidance from licensed professionals.

Our role is to help people understand complicated residential property situations, simplify the process, coordinate experienced professionals when appropriate, and help families move forward with greater clarity and confidence—not replace the advice of licensed professionals.

Complex residential property situations often require several professionals working together. Depending on the circumstances, Viera Investment Group LLC may help coordinate the property-related process with experienced attorneys, title companies, loan servicers, lenders, estate professionals, municipal offices, contractors, Realtors®, accountants, financial professionals, and other licensed specialists.

START HERE

Welcome

This workbook helps organize the facts that usually become scattered during foreclosure pressure: what stage the case is in, which documents have arrived, which dates matter, who has authority, and which options need professional review.

Use it as a practical organizer. It does not replace an attorney, housing counselor, bankruptcy professional, tax professional, title company, mortgage servicer, court, sheriff, municipal office, or any public agency.

Who this workbook is for

- New Jersey homeowners trying to understand foreclosure notices and deadlines.
- Heirs, executors, or administrators handling a property already in mortgage default.
- Families comparing keep, cure, sell, defend, modify, mediate, or bankruptcy consultation options.
- Attorneys, housing counselors, financial professionals, and real estate professionals who want a clean client intake companion.

Use this first

- Print the workbook or type into the DOCX version.
- Complete the urgent deadline pages before the planning pages.
- Keep copies of notices, court papers, servicer letters, payoff statements, and sheriff sale notices together.
- Verify the exact case status, sale date, payoff, reinstatement figure, and legal options before relying on any timeline.

INSTRUCTIONS

How to Use This Workbook

Move from notices to deadlines to options. Do not try to solve the full foreclosure in one sitting. First identify the current stage, then complete the worksheets that match the next decision.

Recommended order

- Complete the immediate first steps checklist.
- Build the foreclosure timeline and authority checklist.
- Gather mortgage, court, title, tax, utility, HOA, insurance, and property documents.
- Prepare questions for the servicer, attorney, housing counselor, and sheriff.
- Use the family meeting worksheet and action plan before signing anything or missing a deadline.

What to leave blank

- Leave any legal conclusion blank until confirmed by counsel.
- Leave any payoff, reinstatement, redemption, lien, or tax balance blank until verified in writing.
- Leave sale, modification, mediation, bankruptcy, short sale, or deed-in-lieu decisions blank until authority, title, and timing are clear.

FIRST 24-72 HOURS

Immediate First Steps After a Foreclosure Notice

The first few days after a foreclosure notice are about preserving options, confirming deadlines, and avoiding irreversible mistakes. This page is intentionally practical and conservative.

Checklist

- Do not ignore the notice, complaint, court mailing, sheriff sale notice, or servicer letter.
- Write down every date shown on the document, including service date, answer deadline, mediation deadline, sale date, and response deadline.
- Create a foreclosure folder for mortgage statements, court papers, notices, payoff letters, modification letters, tax bills, and insurance records.
- Call the mortgage servicer through a verified phone number and request current reinstatement, payoff, and loss-mitigation options in writing.
- Check whether a complaint, lis pendens, default, final judgment, writ, or sheriff sale has already been filed.
- Contact a New Jersey foreclosure attorney or approved housing counselor if court papers or sale dates are involved.
- Confirm who has authority if the owner has died, is incapacitated, or multiple owners/heirs are involved.
- Do not sign rescue, deed transfer, listing, short sale, bankruptcy, or modification paperwork without review.

DATE COMPLETED	PERSON COORDINATING

MOST URGENT DEADLINE	NEXT CALL TO MAKE

IMMEDIATE NOTES

SEQUENCE PLANNER

Foreclosure Timeline

New Jersey foreclosure timing depends on the loan, notices, service date, court filings, county sheriff schedule, title issues, loss-mitigation activity, and legal action. Use this as an organizer, not a promise of timing.

Stage	What to organize	Date / deadline	Owner
Missed payment or default	Confirm delinquency, late fees, escrow changes, hardship reason, and current servicer contact information.		
Notice of Intention to Foreclose	Review the pre-foreclosure notice, cure amount, response date, and loss-mitigation instructions.		
Complaint and lis pendens	Confirm the docket number, service date, answer deadline, mediation availability, and attorney review needs.		
Default or final judgment	Confirm whether default or judgment has entered and request current payoff, reinstatement, or redemption figures.		
Sheriff sale scheduled	Verify the sale date with the county sheriff and review adjournment, sale, redemption, and legal options.		
Post-sale and surplus issues	Track confirmation, possession, deed, surplus funds, junior liens, estate issues, and next housing steps.		

AUTHORITY AND DECISIONS

Owner and Authority Checklist

Foreclosure decisions often stall because no one has confirmed who can speak, sign, negotiate, answer the complaint, sell, modify, or make estate decisions.

Checklist

- Identify every borrower, owner, spouse, co-owner, heir, executor, administrator, occupant, and decision maker.
- Confirm who was served with the foreclosure complaint and when service occurred.
- Confirm whether anyone has Letters Testamentary, Letters of Administration, power of attorney, guardianship authority, or court authority.
- Determine who can speak with the mortgage servicer and what authorization or estate documents are required.
- Confirm whether all owners agree on the goal: keep, cure, modify, sell, defend, short sale, deed in lieu, or consult bankruptcy counsel.
- Track who is paying insurance, utilities, taxes, HOA/condo dues, repairs, and security.
- Ask counsel what actions require unanimous owner consent, estate authority, lender approval, or court approval.
- Keep written proof of every authorization, submission, call, deadline, and document request.

PRIMARY CONTACT	BORROWER / OWNER NAMES
AUTHORITY DOCUMENT	**MAIN FORECLOSURE DEADLINE**

AUTHORITY NOTES

Documents to Gather

Use this page as the core foreclosure document folder. Copies are useful, but court, lender, title, estate, or municipal issues may require originals, certified copies, or current written statements.

Document checklist

- Mortgage note, mortgage, riders, assignments, and loan correspondence
- Recent mortgage statements, default letters, acceleration letters, and payment history
- Notice of Intention to Foreclose and any cure or reinstatement quote
- Summons, complaint, case information statement, and proof of service
- Lis pendens, docket number, default notice, final judgment, writ, and sheriff sale notice
- Loan modification, forbearance, repayment plan, mediation, or loss-mitigation submissions
- Payoff, reinstatement, redemption, and escrow breakdowns in writing
- Deed, title policy, survey, closing statement, and owner identification records
- Property tax, water, sewer, HOA/condo, utility, municipal, and code-enforcement bills
- Homeowners, vacant property, flood, landlord, or umbrella insurance policies
- Death certificate, will, Letters, trust, power of attorney, or guardianship papers if authority is an issue
- Repair estimates, photos, occupancy records, lease documents, and appraisal or value information

Document	Where it is	Who has it	Next step
Mortgage note, mortgage, riders, assignments, and loan correspondence			
Recent mortgage statements, default letters, acceleration letters, and payment history			
Notice of Intention to Foreclose and any cure or reinstatement quote			
Summons, complaint, case information statement, and proof of service			

Document	Where it is	Who has it	Next step
Lis pendens, docket number, default notice, final judgment, writ, and sheriff sale notice			
Loan modification, forbearance, repayment plan, mediation, or loss-mitigation submissions			
Payoff, reinstatement, redemption, and escrow breakdowns in writing			
Deed, title policy, survey, closing statement, and owner identification records			

CONTACT LOG

Important Contacts

Keep this page current. If several people are calling the same offices, designate one point person to reduce confusion and keep written notes.

Name or office	Role	Phone / email	Notes
Mortgage servicer	Loan / loss mitigation		
Foreclosure attorney	Legal guidance		
Housing counselor	Counseling / mediation		
County sheriff	Sale date / adjournment		
Court / foreclosure unit	Case status		
Title company	Title review		
Municipal tax office	Taxes / liens		
Insurance agent	Coverage		
Family / owner point person	Communication		

PROPERTY FACTS

Property Information Worksheet

This page captures the real estate facts that foreclosure, title, sale, loan modification, and family conversations usually require.

PROPERTY ADDRESS	BLOCK / LOT
COUNTY	MUNICIPALITY
CURRENT OCCUPANT	VACANT OR OCCUPIED
KEYS / ACCESS HELD BY	ALARM / LOCKBOX INFORMATION
ESTIMATED VALUE	KNOWN REPAIRS
PERSONAL PROPERTY INSIDE	UTILITIES CURRENTLY ON
INSURANCE STATUS	TAX STATUS
MORTGAGE STATUS	SHERIFF SALE DATE

PROPERTY NOTES, CONDITION SUMMARY, AND ACCESS ISSUES

BALANCES AND CLAIMS

Mortgage and Lien Tracker

Do not rely on memory for balances. Request written statements from the correct servicer, lienholder, municipality, sheriff, court, or title professional.

Item	Company / office	Account or reference	Balance / deadline	Next step
First mortgage payoff				
Reinstatement amount				
Redemption amount				
Second mortgage / HELOC				
Reverse mortgage				
Property taxes				
Water / sewer				
Municipal lien / code issue				
HOA / condo dues				

PROPERTY CARRYING COSTS

Utility and Insurance Tracker

A property can become harder to protect or sell if coverage lapses, heat is shut off, water leaks, or bills are ignored. Use this tracker to assign ownership.

Service	Provider	Current status	Amount due	Owner / next step
Electric				
Gas / heating fuel				
Water				
Sewer				
Trash / municipal				
Homeowners insurance				
Flood insurance				
Vacant property coverage				

SERVICER INTAKE

Questions to Ask the Mortgage Servicer

Bring this page to the servicer conversation or use it before calling. Write down the answer, the date, the department, the representative, and the confirmation number.

Questions

- What is the exact current loan status and total amount past due?
- What is the written reinstatement amount, payoff amount, and good-through date?
- Has the loan been referred to foreclosure counsel, and has a complaint been filed?
- What loss-mitigation options are open: repayment plan, forbearance, modification, short sale, or deed in lieu?
- What documents are required, where should they be sent, and how will receipt be confirmed?
- Is foreclosure mediation available or already requested?
- Is a sheriff sale scheduled, and does the servicer have any review, postponement, or sale-cancelation process?
- What authorization is needed if the caller is an heir, executor, administrator, spouse, or agent?

ANSWERS AND FOLLOW-UP NOTES

LEGAL REVIEW

Questions to Ask an Attorney

Use this page for legal questions that should not be guessed at. Bring court papers, correspondence, deadlines, sale notices, payoff letters, title issues, estate documents, and family concerns to the conversation.

Questions

- What is the current foreclosure stage, and what deadlines are active?
- Should an answer, motion, mediation request, adjournment request, bankruptcy consultation, or other legal step be considered?
- Has default or final judgment entered, and what does that change?
- What reinstatement, redemption, surplus, deficiency, possession, or sheriff sale issues should be understood?
- What defenses, document issues, standing issues, servicing errors, or notice problems should be reviewed?
- What should happen before selling, modifying, transferring, renting, short selling, or signing a deed in lieu?
- How do probate, heirs, co-owners, divorce, bankruptcy, reverse mortgage, taxes, or municipal liens affect this case?
- What should the owner or family avoid doing without written advice?

ANSWERS AND FOLLOW-UP NOTES

COMMUNICATION

Family Meeting Worksheet

Family meetings work better when the agenda is narrow and facts are separated from opinions. Use this worksheet before discussing foreclosure options, sale decisions, or family contributions.

MEETING DATE	PEOPLE ATTENDING
DECISION NEEDED	PERSON LEADING NOTES

KNOWN FACTS EVERYONE AGREES ON

OPEN QUESTIONS THAT NEED PROFESSIONAL ANSWERS

DEADLINES AND EXPENSES THAT MUST BE HANDLED SOON

OPTIONS TO COMPARE: KEEP, CURE, MODIFY, MEDIATE, SELL, DEFEND, SHORT SALE, DEED IN LIEU

CONCERNS FROM EACH OWNER, BORROWER, HEIR, OR OCCUPANT

AGREEMENTS MADE DURING THE MEETING

NEXT STEPS

Action Plan

Convert foreclosure pressure into assigned tasks. Keep the first action plan short enough to finish before the next deadline.

Action	Owner	Due date	Proof / result

AVOIDABLE PROBLEMS

Common Mistakes

These mistakes can create court, title, family, lender, tax, insurance, municipal, or equity problems. Use this page as a final review before signing anything or making a major decision.

Checklist

- Assuming the property is already lost because a notice, complaint, lis pendens, default, or judgment exists.
- Missing the answer, mediation, modification, sheriff sale, adjournment, redemption, or document-submission deadline.
- Relying on verbal payoff, reinstatement, sale-date, or modification information without written proof.
- Ignoring taxes, utilities, HOA/condo dues, insurance, code violations, or municipal liens while focusing only on the mortgage.
- Letting insurance lapse or failing to address vacancy, winterization, locks, leaks, repairs, or occupancy risk.
- Allowing one person to control access, mail, servicer communication, or documents without transparency.
- Signing foreclosure rescue, deed transfer, listing, short sale, or deed-in-lieu paperwork without professional review.
- Waiting until the sheriff sale is too close before confirming title, authority, payoff, sale logistics, or legal options.

REFERENCE

Official New Jersey Resources

Use official sources for court, mediation, counseling, tax, and public-office information. Print or save confirmation pages when they affect a deadline.

Official resource	Printed URL
New Jersey Courts - Foreclosure Self-Help	https://www.njcourts.gov/self-help/foreclosure
New Jersey Courts - Foreclosure Mediation	https://www.njcourts.gov/self-help/foreclosure/mediation
New Jersey Housing and Mortgage Finance Agency - Foreclosure	https://www.nj.gov/dca/hmfa/consumers/foreclosure/
Consumer Financial Protection Bureau - Help for Homeowners	https://www.consumerfinance.gov/housing/housing-insecurity/help-for-homeowners/
HUD - Housing Counseling	https://www.hud.gov/program_offices/housing/sfh/hcc
New Jersey Division of Taxation - Local Property Tax	https://www.nj.gov/treasury/taxation/lpt/

RESOURCE NOTES

CONVERSATION PAGE

Talk With Ray

Use this page if the property has court pressure, a sheriff sale date, carrying costs, title questions, multiple owners or heirs, vacancy, mortgage pressure, tax issues, utility liens, repair problems, or uncertainty about whether selling is practical.

PROPERTY ADDRESS	WHO HAS AUTHORITY
MOST URGENT FORECLOSURE DEADLINE	BEST CALLBACK NUMBER

WHAT I WANT TO UNDERSTAND BEFORE THE CALL

FACTS I SHOULD HAVE READY

QUESTIONS I WANT TO ASK RAY

Contact

Office: 973-939-5151

Text/SMS: 424-440-2739

Website: vierainvestmentgroup.com

Address: 377 Valley Rd #1218, Clifton, NJ 07013

BLANK PLANNING SPACE

Notes Page 1

Use these pages for servicer call notes, court notes, document lists, family meeting notes, sale planning notes, and follow-up items.

NOTES

BLANK PLANNING SPACE

Notes Page 2

NOTES

BLANK PLANNING SPACE

Notes Page 3

NOTES

READ BEFORE USE

Educational Disclaimer

This workbook is for general educational and organizational use only. It is not legal, tax, financial, probate, title, foreclosure, lending, insurance, municipal, or government advice.

Viera Investment Group LLC is a real estate investment company, not a law firm, tax advisor, financial advisor, lender, title company, court, sheriff, county Surrogate, municipal office, or government agency. Confirm deadlines, balances, authority, procedures, and available options with the appropriate qualified professional or public office before acting.

WORKBOOK VERSION	DATE REVIEWED
REVIEWED BY	QUESTIONS TO VERIFY

Plain-English education and practical next steps for New Jersey homeowners, heirs, executors, and families facing foreclosure and property decisions.

Contact	Details
Website	vierainvestmentgroup.com
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