



Granite Trust Properties

Raleigh Homeowners: The Missed Payments Alarm Checklist

Catch the early warning signs before foreclosure hits your doorstep

Spot the 10 red flags that mean your home is at risk—without wasting time, money, or your equity.

INSTRUCTIONS:

This checklist is for Raleigh homeowners who are **late on mortgage payments** or worried they might be soon. Here's how to use it:

1. Go through each item honestly—check what applies to you.
2. If **2 or more boxes are checked**, it's time to take action.
3. Use the "Next Step" section at the end to protect your equity and avoid costly mistakes.

THE CHECKLIST: 10 Missed Payment Red Flags

- You've missed **2+ mortgage payments** and haven't talked to your lender yet
- Your lender is demanding a **full payoff** instead of a payment plan
- You received a **Default Letter** or a **Notice of Hearing**
- Your HOA or city has sent **finances, liens, or violation letters**
- Your loan servicer has **stopped returning your calls or emails**
- You're receiving multiple **"We buy houses" or "foreclosure help" mailers**
- You've received mail from **foreclosure attorneys or debt collectors**
- You've stopped opening bills because you're overwhelmed
- You've seen a **"Notice of Substitute Trustee"** or pre-foreclosure filing
- You've thought, "I'll deal with this next week" for more than 3 weeks

WHY THIS MATTERS

Every item on this list is a **signal that foreclosure is accelerating**—and Raleigh's timeline moves fast. The more you wait, the fewer options you'll have and the more equity you'll lose.

This checklist helps you catch the red flags early and take control before the bank does.

If you checked even 2 boxes, it's time to talk.

We'll help you create a plan to protect your home, your equity, and your next move—without pressure, sales, or judgment.

Schedule Your 15-Minute
Strategy Call Now



<https://granitecapitalproperties.com/>

It's free, confidential, and designed for Raleigh homeowners just like you.