



North Carolina Homeowners: 3 Emails That Can Delay Foreclosure—Fast

Buy time to figure out your next step—without hiring a lawyer or calling your lender.v

INSTRUCTIONS:

If you're in **pre-foreclosure** or already received a **Notice of Default or Hearing**, these emails can help you **slow things down**—legally and safely.

- ✔ Copy + paste each email
- ✔ Edit the red fields with your info
- ✔ Send it to the contacts listed
- ✔ Save a copy for your records

Use all 3 together or start with just 1 —**the goal is to get a response and buy yourself time.**



Email #1: Request for Loan Payment History & Account Breakdown

Purpose: Forces servicers to pause and respond, especially if there are errors.

Subject: Request for Loan Documentation and Account Breakdown

To: **[Loan Servicer Email]**

CC: **[Your Email]**

Dear **[Loan Servicer Name]**,

I am requesting a full payment history and breakdown of my account, including:

- Dates and amounts of all payments received
- All fees, penalties, and charges applied to the account
- The current principal balance and interest breakdown
- Copies of any Notices of Default or foreclosure filings

This request is made pursuant to RESPA and applicable federal mortgage servicing laws. Please respond in writing within 5 business days.

Thank you,

[Your Full Name]

[Your Property Address]

[Loan Account #]



Email #2: Objection to Foreclosure Due to Errors or Missing Info

Purpose: Creates a legal paper trail showing dispute, which can delay hearings or sales.

Subject: Objection to Foreclosure Proceedings
To: **[Trustee or Foreclosing Attorney Email]**
CC: **[Your Email]**

Dear **[Trustee or Law Firm Name]**,

I am writing to formally object to the pending foreclosure proceedings for my property at **[Your Address]**. I have identified potential errors or discrepancies in my loan account and require additional time to review documentation and seek guidance.

Please note this objection for the record and advise me of the next scheduled hearing or sale date.

Thank you,
[Your Full Name]
[Your Property Address]
[Loan Account #]



Email #3: Request to Postpone Hearing or Sale Date

Purpose: Simple, respectful ask to delay. Often granted if it's the first time.

Subject: Request for Postponement of Foreclosure Hearing/Sale
To: **[Trustee or Court Email]**
CC: **[Your Email]**

Dear **[Name or Title]**,

Due to unforeseen circumstances, I respectfully request a postponement of the foreclosure hearing/sale scheduled for **[Date]**. I am actively reviewing my options and working toward a resolution. A short delay would allow me time to take the necessary next steps in good faith.

Thank you for your consideration,
[Your Full Name]
[Your Property Address]
[Loan Account #]



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WHY THIS IS IMPORTANT:

Most homeowners lose their home because they **run out of time**—not options.

These emails help you **slow things down, create leverage, and buy space** to figure out your next move.

Whether you fight, sell, or settle — time is your most valuable asset.

Need help knowing what to send, when to send it, and what to say next?

Book a free 15-minute strategy call with a local foreclosure expert who can help you figure it out—fast and pressure-free.

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