



# Don't Panic. Fight Back.

## Coach H's Survival Checklist for Florida Homeowners Facing Foreclosure

24 ACTION ITEMS • 3 SECTIONS

PROTECT  
—  
FIGHT  
—  
REBUILD

**“** *I fought my own foreclosure for nearly 20 years.  
This checklist is what I wish someone had handed me on day one.* ”  
— Coach H

## Start with clarity.

Use this checklist to organize your documents, identify dates that need attention, and prepare questions for a qualified professional.



### What it helps you do

- Get your records organized
- See what to review first
- Flag dates and documents to confirm
- Prepare your next questions



### Understand its limits

- Does not replace a lawyer
- Does not tell you what to file in court
- Does not review your individual case
- Does not guarantee an outcome

## Inside the checklist

01



### The First 72 Hours

Gather your paperwork and identify urgent dates.

02



### Know What You're Dealing With

Review your documents, timeline, and questions.

03



### Protect Yourself

Recognize common pitfalls and keep clear records.

The 72 hours are an organizing framework, not a legal deadline.

For educational purposes only. Not legal advice. Coach H is not an attorney.  
Consult a licensed Florida attorney for advice about your situation.

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## SECTION 1

# The First 72 Hours

## What to do right now

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Work through these steps and keep notes as you go. Address urgent dates first.

The 72 hours are an organizing framework, not a legal deadline.

**01****Read every page of the notice.**

Write down exactly what you received. Keep every page and the envelope, if you still have it.

**02****Record when and how it arrived.**

Note the date you received or were served with the paperwork. Save a photo or written note of the details.

**03****Identify the document.**

Copy its title: default notice, lis pendens, summons and complaint, sale notice, or another document. Flag unfamiliar terms.

**04****Check official court records.**

Use your county clerk's official court-records website. Search your name or case number and save any matching case details.

**05****Gather your core documents.**

Collect your note, mortgage, statements, payment history, modification papers, letters, and emails.

**06****Start your War Room.**

Create a physical binder and a matching digital folder. Keep documents, notes, contacts, and dates in one organized system.

**07****Prepare before calling your servicer.**

Write down your questions. Log the date, representative's name, and discussion. Ask for important information in writing.

**08****Check the response deadline immediately.**

If you received a summons and complaint, read its instructions and consult a licensed Florida attorney promptly to confirm your deadline and next steps.

**Quick reminder**

Before making housing decisions, confirm the status of your case and seek qualified advice.



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## SECTION 2

# Know What You're Dealing With Understand your paperwork

Clear records help you ask better questions.



09



### Identify the parties connected to your loan.

Record the current servicer, the owner or investor if known, and the plaintiff named in any filed complaint.



10



### Compare your key documents.

Gather your note, mortgage, assignments, endorsements, and modification agreements. Mark names, dates, or terms you want explained.



11



### Request your payment history in writing.

Ask your servicer for a complete payment history and account details. Keep copies of your request and the response.



12



### Review agreements you have signed.

Locate modification and forbearance agreements. Note payment amounts, dates, and terms you need help understanding.



13



### Record the amount being claimed.

Write down the total and its stated date. Compare it with your statements, receipts, and payment records; flag differences.



14



### Capture your case details.

If a case exists, save the case number, court, judge, plaintiff's attorney, hearing dates, and any listed sale date.



15



### Collect earlier notices and communications.

Save default, acceleration, servicing-transfer, and loss-mitigation correspondence. Note each document's date and when you received it.



16



### Make a discrepancy list.

List anything missing, inconsistent, or unclear, with the document name and page number. Take your questions to a licensed Florida attorney.



### Questions to take with you

- Who services the loan, and who is named in the case?
- Which dates and amounts need confirmation?
- Which documents or terms do I need explained?

*Record what you see. Ask about what you do not understand.*



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## SECTION 3

# Protect Yourself

## Avoid preventable mistakes

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Stay organized. Verify information. Ask for help when you need it.

**17****Keep up with your mail.**

Open and save notices, statements, and court documents.  
Keep envelopes and record when items arrive.

**18****Track court dates and deadlines.**

Put confirmed hearings, filing deadlines, and sale dates on your calendar with reminders.  
Flag any date you still need help confirming.

**19****Understand before you sign.**

Read every page. Ask a qualified professional to explain unfamiliar terms  
before you sign an agreement or transfer property.

**20****Get important information in writing.**

Request written confirmation of offers, promises, and decisions.  
Save copies and keep notes of conversations.

**21****Check who is offering to help.**

Be cautious of guaranteed results, pressure to pay or sign, requests to transfer your deed,  
or instructions to stop communicating with your servicer. Verify the provider independently.

**22****Ask about your options.**

Discuss your circumstances with a licensed Florida attorney. If you are considering  
bankruptcy, consult a qualified bankruptcy attorney.

**23****Confirm your status before making housing decisions.**

Have a qualified professional review your documents and case status before you decide  
what to do next.

**24****Seek prompt advice if a sale is scheduled.**

Ask a licensed Florida foreclosure attorney to confirm the sale status, applicable  
deadlines, and any options available in your case.

**Choose your next informed step.**

My next action: \_\_\_\_\_

Who I will contact: \_\_\_\_\_

*Keep this checklist with your records and revisit it as things change.*

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