

Judicial Pre-Foreclosure Marketing Campaign

General Information

Judicial foreclosure filings require the court to be involved in the process, thus lengthening the timeframe the lender must engage in to foreclose on a home. In judicial foreclosure states, you will encounter lengthier time periods between initial filings and foreclosure sales dates. You will pull data daily but will limit to pulling filings with sales dates that are 45 - 60 days out. Exclude any filings with a posted sale date of 5 days or less as this does not allow you enough time to work the file.

Data will be found at your local County Recorder's office. This may require an in person visit, search through an on-line database and/or a subscription to a legal newspaper.

Key Terms You Will search when looking through public notices are:

- Notice of Successor Trustee
- Appointment of Successor Trustee
- Notice of Assignment
- Notice of Default
- Notice of Sale
- Lis Pendens

Most public notices will give:

- Homeowner's First and Last Name
- Foreclosed Property Address
- Lienholder's Name

All additional marketing data will be collected when you skip trace.

Judicial Foreclosure

When a mortgage does not contain a power of sale clause and the lender must prove that the borrower has defaulted on their loan and pursue court action. This process usually takes between 6 months to 2 years.

Campaign Timeline

You will start by pulling all files with pending sale dates that are 45 - 60 days out or less. Be sure to vary outbound call times so as to hit 2 evenings, an afternoon, a morning and a call on the weekend. The goal is to try to catch them while they are home and available to talk.

Leads will be pulled daily. After first data pull, you will pull only initial filings.

Day One:

Campaign Timeline

- Pull Data
- Skip Trace All Leads
- Send Ringless Voicemail Message
- Call all working numbers
- Mail Letter
- Send Email

Day Two:

Campaign Timeline

- Re-send Email
- Call all working numbers
- Send Facebook Message
- Check for Email, Voicemail and Mail Responses

Day Three:

Campaign Timeline

- Re-send Email
- Call all working numbers
- Door Knock (If no answer, leave door tag)
- Check for Email, Voicemail, Facebook and Mail Responses

Day Four:

Campaign Timeline

- Re-send Email
- Call all working numbers
- Re-send Facebook Message
- Check for Email, Voicemail, Facebook and Mail Responses

Day Five:

Initial Batch Campaign

- Re-send Email
- Call all working numbers
- Check for Email, Voicemail, Facebook and Mail Responses

Sample Campaign Timeline

Time	Day 1	Day 2	Day 3	Day 4	Day 5
8 am	Pull Data	Send Facebook Message		Send Facebook Message	
9 am					
10 am	Skip Trace Leads	Call All Working Numbers			
11 am					Call All Working Numbers
12 pm	Send Ringless Voicemail				Call All Working Numbers (This should be a weekend day)
1 pm					
2 pm	Send Letters		Send Email		
3 pm	Send Email	Send Email	Call All Working Numbers	Send Email	Send Email
4 pm					
5 pm				Call All Working Numbers	
6 pm	Call All Working Numbers		Door Knock (Leave door tag if no answer)	Call All Working Numbers	
7 pm					

Incoming Calls, Voicemails, Facebook Messages, Emails and Letters will be checked and replied to as they come in.