



# Homeowner Success Stories

*Stories and Testimonials from real people  
who have been through our program*

FOUR HOMEOWNERS. FOUR FRESH STARTS.

# Tamara M.

MANCHESTER, NEW HAMPSHIRE

## THE ONE-WEEK COUNTDOWN

When Tamara first reached out to Unlocked Home Relief, she was navigating an incredibly dark and difficult chapter of her life. Grieving the recent passing of her husband, she had also fallen into a struggle with alcoholism and, just a month prior, lost her job. Tamara had dedicated 25 years to working as a phlebotomist in the Manchester, NH area, but was let go after being overloaded by severe understaffing.

Without her husband's income, Tamara could no longer afford her mortgage. When she contacted us, her home had an auction date just one week away.

## STOPPING THE AUCTION & SECURING TIME

With the clock ticking, our team jumped into immediate action. We were able to find a buyer and successfully close on the home in just one week—beating the

auction deadline and saving the hard-earned equity trapped in her house.

But selling the house was only step one. We knew Tamara needed time to figure out her next moves. Our team successfully negotiated a full 30-day post-occupancy agreement with the buyer, allowing Tamara to remain in her home for a month after the closing to secure a job and find a new apartment.

## BRIDGING THE EMPLOYMENT GAP

With the immediate threat of the auction gone, our Fresh Start Team pivoted entirely to supporting Tamara's job search. During a full intake appointment, we discovered she had been applying to jobs for six weeks directly from her smartphone, without a computer or an attached resume.

We stepped in to optimize her resume and crafted a professional cover letter. Within days, Tamara had several interviews lined up.

Based on the skillsets we discussed that she had, we encouraged her to look at logistics roles, and she landed an interview for a call center representative position with Home Depot logistics. She was offered the job on the spot! She called our team in happy tears—the job paid a decent wage and came with her own office and computer.

Because her home sale funds had not fully cleared while she began job training, we used our Relief Fund for her phone bill, gas, groceries, and basic living expenses.

## **ADVOCATING FOR THE “WHOLE” FAMILY**

Tamie has two dogs that mean the world to her, and she was terrified of not finding a pet-friendly rental. Because she couldn't make personal calls during business hours while training at her new job, our team did the heavy lifting: we set up showings, filled out applications, handled utility transfers, and fronted the money for non-refundable application fees.

When Tamie faced rejections because her \$2,800 monthly base income didn't meet standard 3x rent requirements, we acted as her advocate. We provided a company letter verifying her upcoming house sale funds, and worked directly

with her new HR department to get proof of her expected overtime hours.

We packaged this with a personalized "letter of interest" to landlords, highlighting how perfect the apartment's commute and nearby dog park were for her.

## **A TRUE FRESH START**

Just days before her 30-day post-occupancy period ended, Tamara was approved for a beautiful apartment. We immediately canceled the backup extended-stay hotel we had booked for her.

We coordinated professional movers and even arranged for her to pick up her new keys on a Saturday so she wouldn't miss a minute of work. When Tamie realized she accidentally left her TV behind, we seamlessly coordinated the movers to go back the next day to grab it before the buyer took possession.

Once she vacated, the remaining 50% of her home equity was released to her. Tamara avoided a devastating bank auction that would have left her homeless.

Instead, she walked away with a new job, a new apartment, and the financial cushion to furnish her place and buy a reliable car.

# KATE L.

BARNSTEAD, NEW HAMPSHIRE

## THE FAMILY'S CHALLENGE

When Kate first came to Unlocked Home Relief, she was completely overwhelmed. Referred to us by her cousin, Kate confided that she was at a loss regarding how to sell her parents' house and where they would live next. As an only child, she had taken over the entire process for her parents, who had recently finalized a divorce but were still living together in a highly tumultuous environment where they did not speak.

Kate's primary concern was securing a safe future for her mother, especially after her father had depleted much of her mother's life savings. While her father's living situation was resolved (he planned to live with his brother), her mother's relocation requirements were complex.

## NAVIGATING COMPLEX RELOCATION HURDLES

Finding the right home for Kate's mother required overcoming several

major obstacles:

**Health and Mobility:** Her mother suffers from seizures and is unable to drive. Because she uses a walker, any new residence had to be strictly on the first floor with no stairs, which became our primary hurdle.

**Logistics:** She required reliable transportation to attend a minimum of two medical appointments per week located between Concord and Manchester.

**Financial Strain:** She was living on a limited pension budget of about \$1,600 a month. We advised Kate to apply for her mother's Social Security to double this income, and utilized Kate as a co-signer to strengthen rental applications if needed.

## GOING ABOVE AND BEYOND FOR A FRESH START

Because Kate worked full-time and was carrying the emotional weight of her

parents' situation entirely on her own, our team took on far more responsibilities than typical. We lined up back-to-back property showings to accommodate her busy schedule. When an off-market pocket listing in Milford took frustratingly long to process, we quickly pivoted to backup options.

At one point, our team personally paid a rental application fee and drove to southern New Hampshire to hand-deliver it to the rental office at 6:00 PM while Kate was out of town.

When a slight timeline gap threatened to leave her mother without an apartment for two days, Kate panicked. We gently talked her through the stress, assuring her that everything would be handled and that we could easily secure temporary accommodations if needed.

We expedited the final approval, and after a brief stay in an Airbnb with her sister who flew in to help pack, Kate's mother officially moved into a safe, first-floor apartment.

## **STRATEGIC SELLING SOLUTIONS**

While our Fresh Start team navigated the emotional relocation, our Acquisitions team simultaneously handled the sale of the parents' property. We managed the entire transaction, taking the burden of transaction coordinating, escrow, and

closing preparation completely off Kate's shoulders. To make the process as stress-free as possible for her parents, we arranged for a mobile notary to come directly to their home for the final signing.

To ensure the family walked away with the most equity possible, we strategically grouped 12 buyers for a single-day property walkthrough to drive up demand. This approach worked perfectly, securing a final offer that was \$20,000 over the starting bid!

Finally, recognizing the tight timelines of the mother's apartment approval, we successfully negotiated a two-week post-stay with the buyer. This gave the family the breathing room they needed to transition without the paralyzing fear of a hard move-out deadline.

In the end, the entire family was thrilled with the final, peaceful outcome, and they could breathe a big sigh of relief!

**Ready to explore  
what a Fresh Start  
could do for you?**

Call us at 603-691-1364.

# Stacy H.

TUFTONBORO, NEW HAMPSHIRE

## THE PAPERWORK NIGHTMARE

Stacy inherited a home from her deceased parents. However, she found herself facing pre-foreclosure—not because of financial hardship, but due to severe red tape and legal complexities. For a couple of years, the property sat in pre-foreclosure, and Stacy continuously received foreclosure letters in the mail.

She desperately wanted to resolve the situation, but she was completely blocked by bureaucracy. She could not make mortgage payments because the banks refused to authorize her on her deceased parents' accounts or even provide the loan numbers.

Stacy had already tried to sell the property three times using other investors, real estate agents, and buyers. Every single time, the sale fell through during the title and escrow process. The title companies simply could not complete the transaction because there

were unresolved liens against the house and insufficient information to pay off the loans.

## THE FOUR LIENS & THE STANDOFF

When Unlocked Home Relief stepped in after staying in touch with Stacy for a year and a half, we faced a massive web of complications. There were four liens on the property:

- A US Bank lien (the main mortgage)
- A Citizens Bank lien for an unknown loan type.
- A welfare lien.
- A lien from an attorney's office for unpaid fees related to drafting the parents' trust documents.

To make matters worse, the attorney's office was uncooperative and withheld the trust's EIN and correct records, creating a complete standoff.

## 150+ HOURS OF RELENTLESS DETECTIVE WORK

Given that three others had failed, Stacy understandably doubted if anyone could help. But our team dug in. **We invested at least 150 hours of our time into securing the payoff statements for these four liens, determined that if anyone could do it, it was us.**

**Navigating the Authorizations:** We fought to get Stacy authorized as a successor in interest, so she had full rights. When banks claimed the paper trail was insufficient and demanded proof her name was on the deed, we advocated relentlessly and navigated the fine print.

**The Citizens Bank Mystery:** This lien required five months of rigorous detective work. Other departments showed the loan as closed, meaning consumer finance couldn't pull the info. We couldn't get written confirmation of why it was closed or if the lien was an error. We checked the county registrar's office, escalated requests up the corporate chain to national offices, and involved local branch managers.

**US Bank Legal Proof:** We had to legally prove US Bank was required to provide a payoff statement without the trust EIN, which the attorney had failed to record.

**Winning Over the Attorney's Office:** To resolve the final lien, our team built a relationship with their paralegal, proving our credibility by showing we had gotten further than any previous buyer or agent.

We spent hours communicating with payoff departments, research teams, home loan departments, and customer service, routinely enduring 30- to 45-minute hold times just to get authorization to speak on Stacy's behalf so she didn't have to be on the phone.

## WHITE GLOVE, OUT OF STATE SERVICE

Stacy lived in Florida, and we refused to let her bear the inconvenience of flying to New Hampshire to deal with local bank branches. Instead, we physically mailed her heavy packets of paperwork—nine pages for US Bank and fourteen pages for Citizens Bank. These packets included lien release forms, title reports, deed transfer documents, copies of her parent's records, and a legal name change certificate (since she had legally changed her name years ago).

Stacy signed these documents with a local notary right at her office in Florida and mailed them to the right contact at each bank with the prepaid shipping label we provided. When it finally came time to

close the sale, we arranged for her to sign remotely with another mobile notary in Florida. When the notary initially refused to let her sign due to a name discrepancy on the paperwork, our team quickly resolved the issue and sent the mobile notary back a second time to finalize the signing.

## **THE RESULT: CLOSURE AND CASH**

Against all odds, the house avoided foreclosure. Stacy walked away with her proceeds at last. But far more importantly, she experienced the profound relief of having a massive, years-long weight lifted off her shoulders, finally freeing her from the endless letters, phone calls, and logistical frustrations.

## **DON'T LET RED TAPE COST YOU YOUR EQUITY**

→ Are you drowning in confusing paperwork, uncooperative banks, or complicated inherited property issues? Traditional agents and buyers often walk away when things get tough. We don't. At Unlocked Home Relief, we have the expertise and the relentless dedication to break through the red tape and protect what's yours.

*Let us do the heavy lifting. Reach out today for a free, no-obligation review of your situation.*

Call us: 603-691-1364

Email us: [admin@unlockedhomeproject.com](mailto:admin@unlockedhomeproject.com)

Visit us: [www.unlockedhomerelief.com](http://www.unlockedhomerelief.com)

# Cassie W.

CANAAN, NEW HAMPSHIRE

## A MULTILAYERED CRISIS

When Cassie first connected with Unlocked Home Relief, she was facing an incredibly dark and overwhelming reality. She was a victim of domestic violence and abuse, dealing with severe health issues and trauma that frequently put her in the hospital for stomach ulcers. The situation escalated dangerously when her abuser violated his restraining order and returned to live in the home.

Adding to the emotional toll, the property itself was in severe distress. Cassie was dealing with hoarding, and the interior of the home was completely filled with trash and personal belongings.

The multi-acre rural property was similarly covered in debris, metal, large appliances, and bulky items. There was even an abandoned camper filled with garbage that lacked a title, making it incredibly difficult to legally tow away. Furthermore, the manufactured home itself had extensive structural, electrical,

and HVAC damage, including holes in the walls.

## IMMEDIATE INTERVENTION

Before we could even think about real estate, our team focused on Cassie's immediate safety and mental health.

**Securing Safety:** We encouraged Cassie to seek temporary housing, and helped her safely relocate to her mother's house in the same town. We then used the impending sale of the house as leverage to get the abusive man out for good, explaining that he had to leave immediately or face legal consequences for violating his restraining order.

**The Massive Clean-Out:** With the property secured, we managed the entire clean-out process. We ordered six initial dumpsters, swapped out two more, and coordinated specialized waste disposal loads to be hauled to a distant transfer facility and junkyard.

**Protecting Her Belongings:** For the items

Cassie wanted to keep, we rented a storage unit, paid the first month's rent upfront, and moved the belongings for her (with some items going to her daughter's house).

## **NAVIGATING A BRUTAL WINTER MARKET**

Once Cassie was safe, we turned our attention to selling the property. Because the move-out coincided with the start of the winter season, we paid a plumber upfront to winterize the property—shutting down the water valves to prevent frozen pipes and give buyers peace of mind.

Selling this property was a monumental hurdle. We were in the middle of a major New England market downturn in the dead of winter, when demand for rural fixer-uppers was exceptionally low, and the damage to this home was quite extensive, limiting the buyer pool even further. Securing financing for a manufactured home is notoriously difficult; financing fell through twice before we successfully moved forward. An on market sale could have taken upwards of 6 months – we got it done in 2!

## **GOING THE EXTRA MILE FOR CLOSING**

Through all the emotional turmoil, our team provided step-by-step support so

Cassie could reach safety and start over.

We covered all the upfront costs out of our own pocket—including the storage unit, the massive clean-out, waste removal subcontractors, moving services, and plumbing winterization.

When it was finally time to close, Cassie was working a temporary holiday job in rural North Carolina to make extra money. To ensure she didn't miss out on that opportunity, our team spent considerable time finding and coordinating an out-of-state mobile notary to travel to her rural location so she could sign the paperwork.

Despite the extreme damage to the home and the massive upfront expenses we covered, we secured enough from the sale for Cassie to net a considerable amount at closing. Ultimately, she was profoundly relieved to put the entire abusive and overwhelming ordeal behind her.

## **Contact Us**

Phone Number  
**603-691-1364**

Website  
*[www.unlockedhomerelief.com](http://www.unlockedhomerelief.com)*

E-mail  
*[admin@unlockedhomeproject.com](mailto:admin@unlockedhomeproject.com)*



# Questions?

At **Unlocked Home Relief**, we offer unparalleled personalized support, always going above and beyond to help our clients.

If you'd like free one-on-one help figuring out your next step, [give us a call!](#)

---

For financial assistance & hands on help with packing, moving, clean out, storage, rental deposits, and more, contact us to see if you qualify for our Relief Fund.

Phone Number

**603-691-1364**

Website

*[www.unlockedhomerelief.com](http://www.unlockedhomerelief.com)*

E-mail

*[admin@unlockedhomeproject.com](mailto:admin@unlockedhomeproject.com)*

*For any questions, feedback,  
or further inquiries, please don't  
hesitate to reach out to us.*