

# When “Life Happens,” Realtor Lisa Webb Has Answers

by Dalton Brown, News Reporter  
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EDWARDSVILLE - Lisa Webb with [Third Street Realty](#) knows all too well that sometimes, life happens. As a realtor, she knows first-hand the stressors involved with

the less-than-glamorous side of the real estate business, and given her first-hand experience, she also knows the options available to help.

Webb shared these insights and more on the latest [Third On Third segment on Our Daily Show! on Riverbender.com](#).

Webb said homeowners who bought large houses can later struggle to keep up with the associated payments if there's a loss in the household that narrows it down to just one income. Bill collectors call relentlessly, and Webb said ignoring them can land you in foreclosure.

"It is so easy to get behind quickly - it is so hard to get caught back up," Webb said. "There's nothing worse than having those bill collectors call and call and call. They don't stop - they're doing their job, I get it, but that's very stressful for somebody, so it's very easy for somebody just to push it aside ... and before you know it, you're going into foreclosure."

Before that happens, once homeowners start consistently missing two or three payments in a row, Webb encouraged them to call either an attorney or real estate agent with knowledge on the subject to discuss their options. If you purchased your house between 2014 and 2016, you likely have equity in your home, which Webb said could help prevent a short-sale or foreclosure.

In the event of a short-sale, wherein one sells a property for less than they owe on it, she said there are "relocation funds" available to help rent new spaces and tools in place to keep the foreclosure from going onto your credit statement. She said a short-sale still "isn't the best as far as credit," as future rental property owners are likely to ask about it - but regardless of one's situation, they won't know the options available until they talk to someone about it.

"I cannot stress enough to homeowners: call. Call me, let's sit down and talk about it," Webb said. "I've been there, I've done it, I understand it. I'm compassionate enough to know that this is a very sensitive situation. It's embarrassing, people are embarrassed and they don't want to talk to people."

Any reluctance or embarrassment about one's home payment situation shouldn't stop them from reaching out before it's too late, Webb said, noting the earlier they make contact, the more options they typically have.

"They do know it's coming - however, if those people would've reached out when things first started happening, then somebody could've them a path," Webb said. However, she added it's important to make sure whoever you reach out to is reputable,

recalling an example of a family who had been paying \$500 a month to a company that claimed they would help save their home, only to scam them and pocket the money instead.

“Don’t accept help from somebody unless you know who they are,” Webb said. “Reach out to somebody like myself and say, ‘Hey, do you know this company? Can you tell me, is it too late?’”

She noted that due to the costs involved with changing locks and generally managing a property after a foreclosure, banks typically want to avoid foreclosures if at all possible - but again, their ability to do so depends on the homeowner’s proactiveness.

“A bank does not want to foreclose either - they want to help you save your home,” she said. “If it is too late, reach out to somebody before we get to the point where we have to have you put all of your belongings out into the street.”

For more information on Third Street Realty, visit their website at [thirdstreetrealty.com](http://thirdstreetrealty.com) or call Webb at (618) 248-4345. The full interview featuring even more information and insights from Webb is available at the top of this story or on [Riverbender.com/video](http://Riverbender.com/video).