ProSePosse

BOOK
02

Ask It *Right.*

AI PROMPTS for

Foreclosure Cases

THE ASK IT RIGHT SERIES
prosepposse.com

BOOK 02 OF 03

Ask It Right

AI Prompts for Foreclosure Cases

BOOK 2 OF THE ASK IT RIGHT SERIES · PRO SE POSSE

Important. This book gives general educational information about using AI chat tools to understand, organize and prepare. It is not legal advice, and using it does not create an attorney-client relationship with anyone. Pro Se Posse is not a law firm. Laws, court rules and procedures differ by state and court and change over time. AI tools make mistakes, including inventing laws, cases and deadlines. Always confirm anything important with an official source, the court clerk, a court help center, legal aid or a licensed attorney.

Ask It Right: AI Prompts for Foreclosure Cases
© 2026 Pro Se Posse. All rights reserved. For the personal use of the buyer. You may print copies for your own use. Please don't share or resell the file.

ChatGPT, Claude and Gemini are trademarks of their respective owners. Pro Se Posse is not affiliated with or endorsed by any AI company.

Last checked: October 31, 2026 · proseposse.com · support@proseposse.com

CONTENTS

What's inside

- Welcome
- How to use this book
- The Starter 10
- Find a prompt by situation

1 **Set Up Safely** — 9 PROMPTS
Five minutes of setup that make every answer after it better and safer.

2 **Read Every Letter and Notice** — 11 PROMPTS
Know what each piece of paper is, who sent it and what it wants, before you do anything else.

3 **Build Your Foreclosure Timeline** — 10 PROMPTS
Put everything that's happened in order, so you and your helpers can see the whole picture at once.

4 **Follow the Paper Trail** — 10 PROMPTS
Sort out who handles your loan, who may own it, and which papers you have and still need.

5 **Talk to Your Servicer** — 11 PROMPTS
Make every call count, write everything down, and follow up in writing.

6 **Loss Mitigation and Your Budget** — 11 PROMPTS
Get your application complete, your hardship explained in your own words, and your numbers straight.

7 **Mediation and Settlement Conferences** — 10 PROMPTS
Walk in prepared, take good notes, and never agree to something you don't understand.

8 **Get Real Help** — 10 PROMPTS
Find the right helper, use every minute of the appointment, and steer clear of people selling false hope.

9 **Red Team Your Foreclosure File** — 10 PROMPTS
Find the weak spots in your file before anyone else does.

10 **When Things Move Fast** — 11 PROMPTS
When orders, sale dates and big decisions arrive, slow your mind down and get organized.

- AI words in plain English
- Build your own prompt
- Every prompt, at a glance

WELCOME

You can do hard things. Ask the right way.

If you're reading this, you may be behind on your mortgage, holding a letter you don't fully understand, or already in a foreclosure case. That's frightening, and it's also more common than most people think. You're not the first person to face this, and you don't have to face it confused.

AI chat tools like ChatGPT, Claude and Gemini can help you read notices, organize years of mortgage paperwork, prepare for calls with your servicer and practice for mediation. But only if you ask the right way. Ask badly and they'll confidently invent rules, deadlines and options that don't exist where you live.

This book is a set of tested prompts that ask the right way. Every one is built to keep you safe: it helps you understand, organize and prepare, and it sends you to housing counselors, legal aid and lawyers when it's time for real advice.

What this book will never ask an AI to do: write a court filing for you, predict who will win, count a legal deadline, or choose your legal strategy. Those jobs belong to you and to people who can advise you. Every prompt here helps you **understand, organize, prepare and ask better questions.**

HOW TO USE THIS BOOK

Copy. Fill in. Check.

Every prompt is ready to paste into ChatGPT, Claude, Gemini or any similar tool. Replace the **[BRACKETED WORDS]** with your own details, with private information removed. Then use the "Check it yourself" step. It's what keeps you safe.

What's inside a good prompt

1 **Who it should be**
"Act as a careful reviewer" or "Pretend you're a busy judge" changes how the AI thinks.

2 **What it needs to know**
Your situation in a few plain sentences, with private details removed.

3 **The exact job**
One clear task: explain, list, sort, quiz, rewrite.

4 **The limits**
"Don't cite laws." "Don't predict the outcome." "Don't add facts."

5 **The shape of the answer**
A table, a numbered list, under 100 words, or one question at a time.

Use it when · the moment this prompt is for

Paste in · what to add

A good answer · what success looks like

Check it yourself · your safety step

Codes like **S-1** name each prompt. In the PDF, every code is a link. Tap one to jump to that prompt.

HOW TO USE THIS BOOK

The five rules

Read these once. They apply to every prompt in this book and every AI tool you use.

1. **Scrub before you paste.**
   Remove names, addresses, phone numbers, account and case numbers. Use labels like Person A, the landlord, the court.

2. **Every citation is fake until you find it.**
   AI tools invent case names, rule numbers and quotes that look real. Check anything you plan to use in an official source.

3. **The AI is not your lawyer.**
   It can explain, organize and help you practice. Only a licensed lawyer can advise you on your own case.

4. **Dates get confirmed by people.**
   Never rely on an AI to count a deadline. Ask the clerk, a help center, legal aid or a lawyer.

5. **Save what matters.**
   Copy or screenshot answers you'll use. Chats can disappear.

START HERE

The Starter 10

If you only use ten prompts, use these. In this order, they take you from "I don't understand any of this" to "I'm organized and ready to ask good questions."

1. S-1 Ground rules for every new chat
2. S-7 Keep a running case summary
3. N-1 A letter just came and my stomach dropped
4. N-2 Pull out every date in this letter
5. T-7 Merge everything into one master timeline
6. P-1 Servicer, owner, lender: who's who?
7. C-1 Get me ready before I call
8. L-7 Build my real monthly budget
9. H-2 Write my one-page intake summary
10. RT-9 Red team the AI itself

FIND A PROMPT

What's happening right now?

Find your situation. Start with the first prompt listed.

A scary letter just came
N-1 N-2 N-3 N-10

I got court papers
N-5 N-2 H-4 F-1

I don't know who owns my loan
P-1 P-2 P-3 P-10

My numbers don't match theirs
N-7 P-6 P-7 T-4

I have to call my servicer
C-1 C-2 C-3 C-5

I'm applying for help with the loan
L-1 L-2 L-3 L-4

I need to explain my hardship
L-5 L-6 RT-5

I have mediation or a conference
M-1 M-2 M-3 M-4

Someone offered to save my home
H-8 H-9 H-10 F-9

I'm meeting a counselor or lawyer
H-2 H-3 H-4 H-6

There's a sale date or an order
F-1 F-2 F-3 F-5

I'm overwhelmed
S-4 F-10 F-7 F-11

01

CHAPTER 1

Set Up Safely

Five minutes of setup that make every answer after it better and safer.

An AI chat tool is like a very fast assistant who has read a lot but has never seen your loan papers, can't check anything for you, and sometimes makes things up with total confidence. That's still useful. But it means how you start each conversation matters.

The prompts in this chapter set the ground rules: what you want, what the AI should never do, and how it should talk to you. Use **S-1** at the start of every new chat. The rest you'll use as needed.

S-1 Ground rules for every new chat

S-2 Scrub my text before I share it

S-3 Make it ask me questions first

S-4 Explain it like I'm busy and stressed

S-5 Tell me how sure you are

S-6 Set it to teacher mode

S-7 Keep a running case summary

S-8 Stop and reset

S-9 Is this tool right for this job?

READ THIS FIRST

- Don't paste anything with your name, property address, phone number, loan or account numbers, case number or birth date. Use stand-ins like the servicer, the lender, the property, the court.
- If you upload a photo, screenshot or PDF instead of typing, the AI reads everything on it. Cover or crop out names and numbers first, or type the text in yourself.
- AI tools can invent case names, rule numbers and quotes that look completely real. Treat every one as fake until you find it yourself in an official source.
- Foreclosure rules differ a lot from state to state, and the AI may mix them up. A housing counselor, legal aid office, court help center or lawyer in your state knows the real rules.
- Save or screenshot answers you plan to use. Chats can disappear.

S-1

Ground rules for every new chat

USE IT WHEN

You start any new conversation about your mortgage or foreclosure. Paste this first, before anything else.

PASTE IN

Nothing. Just fill in the blank.

COPY THIS PROMPT

I'm a homeowner in **[STATE]** dealing with mortgage trouble that may lead to foreclosure, or already has. I'm not a lawyer.

Ground rules for this whole conversation:
1. Use plain English. Explain any legal word the first time you use it.
2. Do not cite cases, statutes or rule numbers unless I ask. If you do, label each one "CHECK THIS IN AN OFFICIAL SOURCE."
3. Do not predict how my foreclosure or any application will turn out.
4. Do not calculate deadlines. Tell me who can confirm them.
5. If you are unsure, say "I'm not sure" instead of guessing.
6. Keep answers short. Use numbered lists when there are steps.
7. When something needs a housing counselor, legal aid, a lawyer or the court clerk, say so.

Reply "Got it" and wait for my first question.

A GOOD ANSWER

"Got it," and nothing else.

CHECK IT YOURSELF

If the AI later breaks a rule, paste: "Remember rule [NUMBER]." Most tools snap back.

Tip: Save **S-1** in your phone's notes app so you can paste it in seconds.

S-2

Scrub my text before I share it

USE IT WHEN

You want to paste a servicer letter, notice or court paper but aren't sure you removed everything private.

PASTE IN

The text, after you've removed every name and number you can find yourself. Anything you paste is shared with the tool, so **S-2** only catches what you missed.

COPY THIS PROMPT

Before I use this text in a conversation, help me protect my privacy.

[PASTE TEXT]

Find anything that could identify a real person or account: names, addresses, phone numbers, emails, dates of birth, loan, account or case numbers, and property descriptions. Rewrite the text with each one replaced by a label like **[PERSON A]**, **[ADDRESS 1]**, **[ACCOUNT 1]**.
Then list every replacement you made so I can double-check.
Do not change anything else.

A GOOD ANSWER

The same text, with every private detail swapped for a label, plus a list.

CHECK IT YOURSELF

Read the list against the original. Anything it missed, remove by hand. Then copy the cleaned version into a brand-new chat, because the original is still in this chat's history.

Tip: The safest habit is to remove details yourself before pasting anything into any tool. **S-2** is a second set of eyes, not the first.

S-3

Make it ask me questions first

USE IT WHEN

You have a messy situation and don't know where to start.

PASTE IN

Nothing.

COPY THIS PROMPT

I need help understanding my situation, but I don't know what details matter. Interview me.

Ask me one question at a time, in plain English. Start broad (what happened, who's involved, what papers I have) and get more specific. Wait for my answer each time. After 8 to 10 questions, give me a short summary of what you understood and a list of what's still unclear.

Don't give me legal advice. Your job is just to help me get organized.

A GOOD ANSWER

A single question, then it waits.

CHECK IT YOURSELF

Read the final summary out loud. If anything is wrong or missing, correct it now. Later prompts will build on it.

S-4

Explain it like I'm busy and stressed

USE IT WHEN

An answer was too long, too technical, or made you more anxious.

PASTE IN

Nothing. Use it right after the answer that confused you.

COPY THIS PROMPT

That was too much. Rewrite your last answer for someone who is tired and stressed:
- 5 bullet points or fewer
- short sentences, everyday words
- the single most important thing first
- end with the one next step I can take today

Don't add new information.

CHECK IT YOURSELF

If you still can't explain it to a friend in two sentences, ask: "What part of this should I ask a clerk or legal aid about?"

S-5

Tell me how sure you are

USE IT WHEN

The AI says something important and you want to know how much to trust it.

PASTE IN

The statement you want to test.

COPY THIS PROMPT

You said: "**[PASTE THE STATEMENT]**"

Rate how confident you are in that from 1 to 5, and explain why.
Tell me:
- what could make it wrong in my state or my court
- whether it could have changed recently
- the type of official source where I could confirm it (for example the court's website, the clerk's office, or the rule book), without making up a specific link or citation

A GOOD ANSWER

An honest score, reasons, and the type of place to check, with no invented links.

CHECK IT YOURSELF

Anything rated 3 or lower goes on your "ask a person" list. Anything you'll rely on in court gets checked no matter what the score.

S-6

Set it to teacher mode

USE IT WHEN

You want to actually learn a concept, not just get an answer.

COPY THIS PROMPT

Teach me what "**[TERM OR IDEA, e.g. escrow, servicer, loss mitigation]**" means for a typical homeowner.

1. Explain it in 3 sentences a 12-year-old would understand.
2. Give me an everyday example that has nothing to do with law.
3. Ask me 3 quick questions to check I understood. Wait for my answers, then tell me what I got right and what to review.

Don't cite any laws or cases. Tell me what to ask a housing counselor or legal aid to find out how it works in my state.

Tip: Teacher mode is the fastest way to stop feeling lost. Pick one new word a day.

S-7

Keep a running case summary

USE IT WHEN

A conversation gets long and the AI starts forgetting details.

COPY THIS PROMPT

Make a "case card" from everything I've told you so far in this chat.
Format:

STATUS (behind on payments / got notices / court case started):
WHO'S INVOLVED (labels only: servicer, lender, court, etc.):
KEY DATES SO FAR:
PAPERS I HAVE:
WHAT I'M TRYING TO UNDERSTAND:
OPEN QUESTIONS FOR A HOUSING COUNSELOR / LEGAL AID:

Keep it under 200 words. Mark anything you're unsure about with (?).

CHECK IT YOURSELF

Fix any (?) items, then save the card. Paste it at the top of every new chat, right after **S-1**, so you never start from zero.

Tip: **S-1** plus your case card is the best opening for any conversation in this book.

S-8

Stop and reset

USE IT WHEN

The AI keeps getting something wrong, going in circles, or sounding too sure.

PASTE IN

Your case card from **S-7**, with names and numbers removed.

COPY THIS PROMPT

Let's reset. Ignore your last few answers.
Here is my case card: **[PASTE CASE CARD FROM S-7]**

In 3 bullet points, tell me what you think I'm asking. Don't answer yet. Wait for me to confirm or correct you.