

# TYPICAL FORECLOSURE TIMELINE\*

This timeline can play out in less than 180 days!!! Don't Wait ... Act Immediately ... Contact Your Lender !!!

First 30 - 90 days	of missed mortgage payments.
30 days later	Legal proceedings begin when mortgage company files complaint.
28 days	Owner has 28 days from receipt of the complaint to file an answer.
Within 5 - 30 days	Mortgage company attorney files motion for default judgment if no answer is made. Court can render default judgment decision. Attorney files motion for judgment decree in foreclosure. Court can render judgment decree in foreclosure decision. Attorney files praecipe for order of sale with the clerk of courts.
Within 3 days	Clerk delivers praecipe to sheriff.
During the next 3 months	An appraisal is ordered and completed. The sale date is set. Sale is advertised in the Daily Reporter for 5 weeks
Day of Sale	Sheriff sale will occur.
Within 30 to 60 days of sale	Confirmation of Sale (orders sheriff's deed and gives new owner right to file for writ of possession) 14 days after confirmation of sale the Sheriff's deed is issued.  New owner files for writ of possession.  Sheriff will give you 10 - 14 days to move out of your home - this may be extended up to 30 days for hardship).

**Mortgage Company sends owner notice of default & demands payments in full.**

**Call your Lender ...**

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**IMPORTANT!!!  
Owner has right to redeem the property at any point up to the confirmation of sale!!!**

**Only the Sheriff has the right to tell you to move out of your home.**

## Helpful Websites:

[www.franklincountyohio.gov/treasurer](http://www.franklincountyohio.gov/treasurer) for foreclosure intervention information and Treasurer's Tips  
[www.sheriff.franklin.oh.us](http://www.sheriff.franklin.oh.us) for Civil Real Estate Sales information  
[www.franklincountyohio.gov/clerk](http://www.franklincountyohio.gov/clerk) to keep track of your foreclosure status

\*This should not be construed as legal advice. Please contact an attorney if you require such advice.