

Foreclosure Timeline

All times below are APPROXIMATE

Day 1: You fail to pay the mortgage payment by the due date today, the first of the month.

Day 16-30: Late charges are assessed on the payment. The mortgage servicer attempts to make contact with you to find out what happened.

Day 45-60: The servicer sends you a “demand” or “breach” letter pointing out that terms of the mortgage have been violated.

Day 90: The servicer refers the loan to the foreclosure department and hires a local attorney or other firm to initiate the foreclosure proceedings.

The servicer then files the proper legal documents at the Court of Common Pleas. This is called a “complaint.” Once the case is filed, the court will send you a copy of the lawsuit by certified mail and/or through delivery by a sheriff’s deputy.

What happens next depends on what, if any, action you take. If you do nothing, the process may move swiftly. The servicer may file a motion with the Court for a "default judgment." This could happen one month after you receive court papers. The court may give the servicer a judgment quickly, setting up the house for a sheriff’s sale.

If you take action in response to the complaint, you must do so within 28 days. An attorney can help you through this process. Contact [Ohio State Legal Services Association](#) or the [Ohio State Bar Association](#) to find an attorney.

Day 150+: Once a court grants a judgment to foreclosure, the sheriff will appraise the value of your house and it is then sold at foreclosure sale or auction. Again, this may happen sooner or later, because times are only approximate. The property must sell for at least two-thirds of its appraised value. There may still be a chance to save your home. Contact a [housing counselor](#) immediately.

After the Sale: You have the right to buy back your home prior to the sale being confirmed. This "right to redeem the property" allows you to pay the amount you owe against the house in full. You will also owe any additional fees and costs incurred as a result of the foreclosure. Typically, it will take 30 days to "confirm" the sheriff’s sale.

Confirmation: You will be given a notice by the sheriff to leave. The amount of time varies by county. Call your local sheriff to check or to try to negotiate for more time.

Source: [Ohio State Legal Services Association](#)