

JUDICIAL FORECLOSURE PROCESS

H.E.L.P.
COMMUNITY
DEVELOPMENT
CORPORATION



REINSTATEMENT

- MISSED PAYMENT
- COLLECTIONS & LOSS MITIGATION LETTERS
- NOTICE OF DEFAULT (NOD)
- NOTICE OF DEFAULT EXPIRATION
- PRE-FORECLOSURE NOTICE
- REFERRED TO ATTORNEY
- LIS PENDENS / SUMMONS / COMPLAINT
- BORROWER RESPONSE
- MEDIATION HEARING
- COURT HEARING JUDGMENT OF SALE
- ORDER OF SALE
- NOTICE OF FORECLOSURE SALE
- NOTICE OF SALE PUBLISHED/POSTED

FORECLOSURE SALE

REDEMPTION

- REPORT OF SALE
- SALE CONFIRMATION
- OCCUPANCY INSPECTION
- EVICTION (IF NO REDEMPTION)

END OF REDEMPTION

- OCCUPANCY INSPECTION
- EVICTION

TRANSITION

