

PENNSYLVANIA FORECLOSURE TIMELINE WITHOUT LEGAL COUNSEL

Day 1:
Mortgage payment due but not paid.



Day 60:
Third mortgage payment not paid.



Day 96:
Notices expire in 30 days if Borrower fails to communicate with lender. Lender refers account to Foreclosure Attorney.



Day 63:
Lender sends Acts 63 & 91 (Intent to Foreclose) notices to borrower.



Day 170:
Borrower does not respond to complaint. Default judgment is filed with the Prothonotary.



Day 125:
Foreclosure Attorney files a complaint with the Prothonotary and Borrower is notified.



Day 200:
Notice of Sheriff Sale sent to Borrower.



Day 172:
Sheriff's Office schedules a "Sheriff Sale" date.



Day 232:
Eviction process begins if Borrower still resides in the property.



Day 230:
Sheriff Sale.
Sheriff prepares and records deed conveying title to the purchaser. If a third party does not purchase the property, the deed will convey back to the lender.



Day 294:
Sheriff delivers a move-out date to Borrower.



Day 325:
Borrower moves out or is forcibly removed from property.



Day 263:
Borrower receives a "Complaint for Eviction."

