

Sheriff's sales

How a home ends up at the Allegheny County Sheriff's sale:



Borrower

Homeowner

1 Borrower misses three mortgage payments, triggering foreclosure process.

1 Homeowner fails to pay municipal, property or school district taxes, or water and sewer bills, triggering foreclosure process.

2 Borrower receives an Act 91 notice of payments being in arrears, which advises application to the state's Homeowners Emergency Mortgage Assistance Program. Completion of application and acceptance can provide a 120-day stay of foreclosure.

Borrower receives an Act 6 Notice, also known as "Notice of Intention to Foreclose." Borrower has 30 days to call the lender and set up a payment plan.

2 Homeowner receives Act 1 "demand" letter for payment from municipality, giving owner 15-day notice that attorney's fee involved during collection can be charged.

3 If borrower takes no action, the lender or its service company will issue a Complaint, the beginning of a lawsuit to foreclose. Borrower has 30 days to file an Answer.

3 Homeowner receives writ of "scire facias," or complaint, and has 30 days to file affidavit of defense.

4 If borrower fails to file Answer, the lender or its service company may get a judgment against the borrower, followed by a writ of execution, permitting house to be sold at sheriff's sale.

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