

# NEW JERSEY FORECLOSURE TIMELINE WITHOUT LEGAL COUNSEL



**Day 1:**  
Mortgage payment due but not paid.



**Day 60:**  
Third mortgage payment not paid.



**Day 105:**  
If there is no adequate response, a Foreclosure Complaint is filed at the Trenton Foreclosure Office. Borrower is not notified.



Lender must send Notice of Intent to Foreclose to borrower via registered or certified mail with return receipt requested.

**Day 200:**  
If the borrower does not contest the foreclosure action, clerk will enter a Default against the Defendant.



**Day 165:**  
The Complaint and Summons are served to borrower.



**Day 233:**  
Writ of Execution. Sheriff's Sale will be scheduled.



**Day 210:**  
Notice of Entry of Final Judgment.



**Day 278:**  
Sheriff's Sale scheduled.



**Day 225:**  
Final Judgment entered against Defendant.



**Day 343:**  
Lender files a Writ of Possession and Defendant has 48 hours to vacate the property.



**Day 308:**  
Sheriff's Sale. Borrower has a 10 day right of redemption.



**Day 323:**  
Deed Transfer. The foreclosure is final.

