

		If it is considered a contesting answer, the case will be transferred to the County Court where the property is located.
Default Judgment Entered	Can be as soon as 35 days after the homeowner failed to file an answer. 35 days	Often this time frame is much longer. The banks have been slow to process cases through to the end. Skip ahead to Notice of Entry of Final Judgment.
Motion for Summary Judgment	30 – 60 days once the motion is filed but often the motion is not filed right away and the case can linger unless the Judge pushes the case along.	If an Answer was filed, often the lender will challenge the homeowners position taken in the Answer by filing a Motion for Summary Judgment.
Discovery	90 days but usually longer	At this point, both lender and homeowner may send written questions and requests for production of documents. This time period should be as little as 90 days but often the lenders do not respond to homeowners requests and the case can linger.
Trial on the Merits	A case rarely goes to trial but sometimes it is appropriate if there are unresolved issues that cannot be resolved through mediation.	Prior to a trial, Judges will strongly encourage both sides to resolve the case through mediation.
Notice of Entry of Final Judgment	After a Default Judgment has been entered, lender must send this notice.	In the notice, the lender must offer the homeowner another chance to cure the default by paying all missed payments. The homeowner may reply

	10 – 45 days	saying there is a reasonable likelihood that the payments can be made within 45 days.
Motion for Entry of Final Judgment	14 days after the Notice of Entry of Final Judgment is sent with no response from the homeowner, lender may make this motion to enter the final judgment. 10 days	Homeowner has another 10 days to object to the entry of the order. Homeowner continues to have the right to cure the default by paying all of the missed payments.
Writ of Execution	45 – 120 days	Sheriff Sale must be scheduled within 120 days of Sheriff's receipt of the writ or execution.
Sheriff Sale Scheduled	28 days	The Sheriff Sale must be published. If a homeowner is considering bankruptcy, the bankruptcy must be filed prior to the Sheriff Sale actually taking place.
Free Adjournments	2 two-week adjournments are available by requesting in writing from the Sheriff's office prior to the sale. 14 days	These are granted without the need for a hearing.
Discretionary Adjournment	Additional adjournments may be requested from the Court but you must have a good reason such as a pending sale or loan modification. Times vary by circumstance.	
Sheriff Sale	1 day	

Right of Redemption	<p>Homeowner may cure by paying the full amount owed to the lender including any other judgments on the property.</p> <p>10 days</p>	Must be done within 10 days of the day of the sale.
Eviction	<p>If there are tenants in the property (including the homeowner who is now considered a tenant), the buyer must legally evict the tenant(s).</p> <p>Minimum 10 days</p>	
Deed Transfer	<p>The Deed is transferred to the buyer at the Sheriff sale two weeks after the sale date to allow for the possibility of redemption.</p> <p>14 days</p>	