Delaware Foreclosure Timeline

3-4 Payments Past Due
Banks: Send collection notice
STATE: DEMAP LOAN PROGRAM
Housing counselors: offer free one on one help

Loan referred to attorney

Within 30 days Complaint filed
STATE: MEDIATION PROGRAM
Contact housing counselor immediately

Within 20 days Mortgagor must file an answer to the Complaint to state why foreclosure should not proceed

Court rules mortgagor in default

Next 3 months
- Appraisal completed
- Sale date set
- Sale advertised

10 days prior to sale
Notice of Sale provided to mortgagor

Loan will be about 8 months delinquent

Day of Sale
Sheriff Sale will occur

30-90 Days after sale
- Confirmation of sale occurs
- Transfer of ownership to highest bidder

Loan will be about 11 months delinquent

Sheriff will give mortgagors 10-14 days to move out of home

Sheriff's Office
NCC: 302-395-8450
Kent: 302-736-2161
Sussex: 302-855-7830