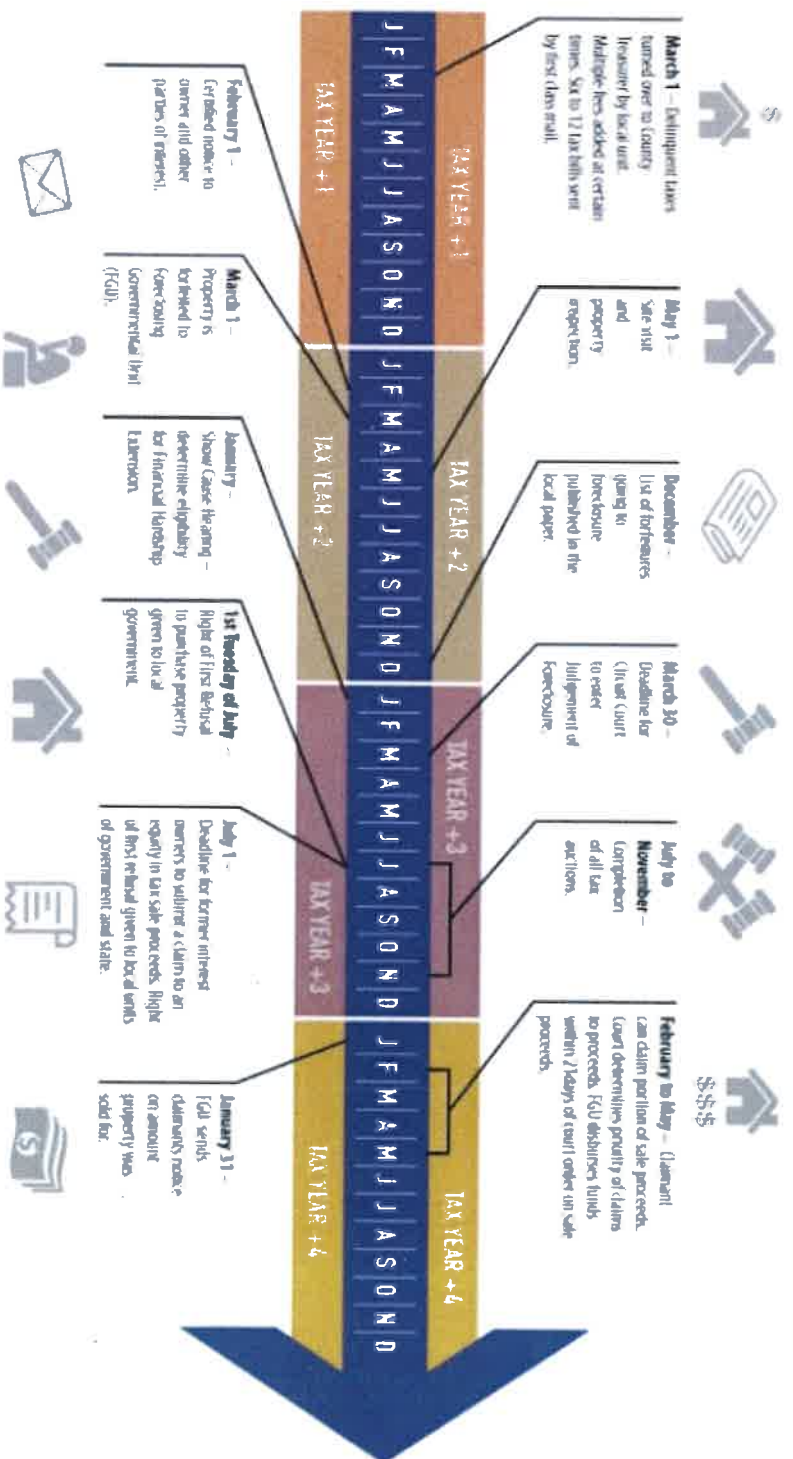


FORECLOSURE TIMELINE



FORECLOSURE TIMELINE

TAX YEAR +1			TAX YEAR +2			TAX YEAR +3			TAX YEAR +4		
Date	Statute	Action	Date	Statute	Action	Date	Statute	Action	Date	Statute	Action
Mar 1	MCL 211.78a(2)	Unpaid taxes levied in the immediately preceding year are returned to the County Treasurer as delinquent for collection.	Jan Jan-Feb	MCL 211.78h(2) MCL 211.78k(1)	FGU files amended petition removing redeemed parcels. Not later than the hearing date , FGU files proof of certified mail service of show-cause and foreclosure hearings, proof of personal visit to property, and proof of publication.	Mar 1	MCL 211.78a(3)	4% admin fee and interest computed at a non-compounded rate of 1% per month added to delinquent parcel. Foreclosing Governmental Unit (FGU) sends notice by first-class mail to taxpayer or owner. FGU sends second notice by first-class mail to taxpayer or owner. FGU adds a \$15 fee. FGU prepares a list of all property subject to forfeiture for delinquent taxes. FGU updates taxpayer address based on current local unit records.	Jan 31	MCL 211.78t(3)	Deadline for FGU to send each claimant a notice that includes the amount for which the property was sold; the amount of any outstanding unpaid taxes, including federal, state, and local tax liens; and the total amount of any remaining proceeds. Period during which a claimant may file a motion with the circuit court to claim any portion of the remaining proceeds to which the claimant is entitled. FGU must provide info to court, including all claimants for a parcel, minimum bid, sale amount, and taxes owed.
Mar 1	MCL 211.78a(3)	4% admin fee and interest computed at a non-compounded rate of 1% per month added to delinquent parcel.	7 + days before judicial hearing	MCL 211.78j(1) MCL 211.78h(5), .78k	FGU holds administrative show-cause hearing. Judicial foreclosure hearing held.	Mar 1	MCL 211.78b	FGU may publish notices in a newspaper. Delinquent property forfeits to the treasurer. FGU adds \$175 title fee to the parcel.	Feb 1 – May 15	MCL 211.78t(4)	Deadline for FGU to file petition for foreclosure with listing of forfeit with the circuit court.
By Jun 1	MCL 211.78b	Foreclosing Governmental Unit (FGU) sends notice by first-class mail to taxpayer or owner.	Jan 30–Feb 28	MCL 211.78k(5)	Deadline for circuit court to enter judgment of foreclosure.	By Sep 1	MCL 211.78c	FGU sends second notice by first-class mail to taxpayer or owner.	Mar 30	MCL 211.78k(5)	Effective date of judgment. Last day to redeem foreclosed property. Title vests in FGU.
Oct 1	MCL 211.78d	FGU adds a \$15 fee.	Mar 31	MCL 211.78k	Deadline for former interest holders to submit to the FGU a notice of intention to claim an interest in sale proceeds using a form available from the FGU or the Department of Treasury.	Nov 1	MCL 211.78e(1)	FGU prepares a list of all property subject to forfeiture for delinquent taxes.	Jul 1	MCL 211.78k(2)	Deadline for former interest holders to submit to the FGU a notice of intention to claim an interest in sale proceeds using a form available from the FGU or the Department of Treasury.
Nov 1	MCL 211.78e(1)	FGU prepares a list of all property subject to forfeiture for delinquent taxes.	Jul (1st Tues.) Jul (3rd Tues.)	MCL 211.78m(1) MCL 211.78m(2), (5)	First opportunity to offer property at auction. One or more auctions may be held, the last of which has no or low minimum bid.	Dec 1	MCL 211.78e(2)	FGU updates taxpayer address based on current local unit records.	Jul 1 (1st Tues.) Jul (3rd Tues.)	MCL 211.78m(1) MCL 211.78m(2), (5)	Deadline to exercise gov. agency first right of refusal; but could take place before this date. First opportunity to offer property at auction. One or more auctions may be held, the last of which has no or low minimum bid.
Dec 1	MCL 211.78e(2)	FGU updates taxpayer address based on current local unit records.	Jul-Nov Nov (1st Tues.) Dec 1 Dec 30	MCL 211.78m(3) MCL 211.78m(2) MCL 211.78m(6) MCL 211.78m(6)	Second governmental right of refusal purchase opportunity after each public auction. Deadline for completion of all auctions. Deadline for FGU to transfer list of unsold parcels to the city, township, or village clerk. Deadline for FGU to transfer list of unsold parcels to the city, township, or village clerk. Deadline for city, township, or village to reject property transfer. Date title transfers to local unit or, in case of objection, to FGU or the Land Bank Fast Track Authority if state is FGU.	Dec 1	MCL 211.78f(1), (2)	FGU sends notice by certified mail to taxpayer and, if different, the owner, AND by first-class mail to occupant.	Nov (1st Tues.) Dec 1 Dec 30	MCL 211.78m(2) MCL 211.78m(6) MCL 211.78m(6)	Deadline for FGU to transfer list of unsold parcels to the city, township, or village clerk. Deadline for FGU to transfer list of unsold parcels to the city, township, or village clerk. Deadline for city, township, or village to reject property transfer. Date title transfers to local unit or, in case of objection, to FGU or the Land Bank Fast Track Authority if state is FGU.
Feb 1	MCL 211.78f(1), (2)	FGU sends notice by certified mail to taxpayer and, if different, the owner, AND by first-class mail to occupant.	Dec 31	MCL 211.78m(11)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.	Feb 1	MCL 211.78f(3), (4)	FGU may publish notices in a newspaper.	Dec 31	MCL 211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.
Mar 1	MCL 211.78g(1)	Delinquent property forfeits to the treasurer.	Dec 31	MCL 211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.	Mar 1	MCL 211.78g(1)	FGU adds \$175 title fee to the parcel.	Dec 31	MCL 211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.
Mar 1	MCL 211.78g(1)	FGU adds \$175 title fee to the parcel.	Dec 31	MCL 211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.	Mar 1	MCL 211.78g(3)(b)	Redemption requires additional interest computed at a non-compounded rate of 1/2% per month from March 1 preceding forfeiture.	Dec 31	MCL 211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.
Mar 1	MCL 211.78g(3)(c)	Redemption requires payment of all recording fees and all fees for service of process or notice.	Dec 31	MCL 211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.	Mar 1	MCL 211.78g(3)(c)	Redemption requires payment of all recording fees and all fees for service of process or notice.	Dec 31	MCL 211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.
Apr 15	MCL 211.78g(2)	Deadline for FGU to record a certificate of forfeiture.	Jan 31	MCL 211.78t(3)	Deadline for FGU to send each claimant a notice that includes the amount for which the property was sold; the amount of any outstanding unpaid taxes, including federal, state, and local tax liens; and the total amount of any remaining proceeds. Period during which a claimant may file a motion with the circuit court to claim any portion of the remaining proceeds to which the claimant is entitled. FGU must provide info to court, including all claimants for a parcel, minimum bid, sale amount, and taxes owed.	Apr 15	MCL 211.78g(2)	Deadline for FGU to record a certificate of forfeiture.	Jan 31	MCL 211.78t(3)	Deadline for FGU to send each claimant a notice that includes the amount for which the property was sold; the amount of any outstanding unpaid taxes, including federal, state, and local tax liens; and the total amount of any remaining proceeds. Period during which a claimant may file a motion with the circuit court to claim any portion of the remaining proceeds to which the claimant is entitled. FGU must provide info to court, including all claimants for a parcel, minimum bid, sale amount, and taxes owed.
May 1	MCL 211.78i(1), (3)	FGU initiates title search and personal visit to forfeited property.	Feb 1 – May 15	MCL 211.78t(4)	Deadline for FGU to file petition for foreclosure with listing of forfeit with the circuit court.	May 1	MCL 211.78i(1), (3)	FGU initiates title search and personal visit to forfeited property.	Feb 1 – May 15	MCL 211.78t(4)	Deadline for FGU to file petition for foreclosure with listing of forfeit with the circuit court.
Jun 15	MCL 211.78h(1)	Deadline for FGU to file petition for foreclosure with listing of forfeit with the circuit court.	Feb 1 – May 15	MCL 211.78t(5)	FGU sends certified mail notice of show-cause hearing (scheduled not less than 7 days before judicial hearing), no less than 30 days before the show-cause hearing, to owners of interest.	Jun 15	MCL 211.78h(1)	Deadline for FGU to file petition for foreclosure with listing of forfeit with the circuit court.	Feb 1 – May 15	MCL 211.78t(5)	FGU sends certified mail notice of show-cause hearing (scheduled not less than 7 days before judicial hearing), no less than 30 days before the show-cause hearing, to owners of interest.
Dec-Jan	MCL 211.78i(2)	FGU sends certified mail notice of show-cause hearing (scheduled not less than 7 days before judicial hearing), no less than 30 days before the show-cause hearing, to owners of interest.	After FGU responds to claimant's motion	MCL 211.78t(9)	Circuit court hearing to determine relative priority of claims to sale proceeds and the value of each claim of interest.	Dec-Jan	MCL 211.78i(2)	FGU sends certified mail notice of show-cause hearing (scheduled not less than 7 days before judicial hearing), no less than 30 days before the show-cause hearing, to owners of interest.	After FGU responds to claimant's motion	MCL 211.78t(9)	Circuit court hearing to determine relative priority of claims to sale proceeds and the value of each claim of interest.
Dec-Jan	MCL 211.78i(5)	FGU publishes notice listing pending foreclosures.	Within 21 days after court order	MCL 211.78t(10)	FGU disburses the funds within 21 days after entry of an order directing disposition of the sale proceeds.	Dec-Jan	MCL 211.78i(5)	FGU publishes notice listing pending foreclosures.	Within 21 days after court order	MCL 211.78t(10)	FGU disburses the funds within 21 days after entry of an order directing disposition of the sale proceeds.



Michigan Association
of County Treasurers
Your advocate for personal tax foreclosure