

Property Tax Foreclosure Timeline

<u>Date</u>		<u>Event</u>
May	15	Due date for third property tax installment
	16	Unpaid taxes for the current tax year are now delinquent
	varies	As soon as possible: delinquent notices are mailed to all people owning property with unpaid taxes as of May 16th Properties with four years of delinquent taxes after May 15 th are entered onto the foreclosure list
June-July	varies	Foreclosure notices mailed detailing foreclosure proceedings and publication date
August	10	Last day to pay with personal check
	15	Last day to pay to avoid publication and fees* *oldest tax year (4 th year) paid in full
	varies	Foreclosure list is published in local newspaper 5% publication fee is added to accounts *late August
	varies	Application for General Judgement filed with Circuit Court on or after publication date
September	varies	No sooner than 30 days after publication: earliest date judge can sign Application for General Judgement *date dependent on publication date
Judgement Date	varies	Judgement granted when Circuit Court judge signs Application for General Judgement Two-year redemption period begins Redemption fee is added to accounts All year's tax, interest and fees must be paid in certified funds to redeem the property
One year		One year after Judgement Date, notices are mailed to all property owners and lienholders
		Redemption fee is removed and litigation fee is added to accounts
		Within 10-30 days of the expiration of the two-year redemption period, expiration notice is published in local newspaper
Two years		Properties not redeemed are deeded to the County after the two-year redemption period has expired