

Mortgage foreclosure timeline

- 1 First mortgage payment is missed
- 2 Late payment is reported to credit bureaus after 30 days
- 3 Lender reaches out to work on foreclosure prevention after 45 days late
- 4 Second mortgage payment is missed after 60 days and reported to credit bureaus
- 5 Lender demands payment after 90 days late and reports third late payment to credit bureaus
- 6 Foreclosure process begins after 120 days late



Chase Mortgage Foreclosure Process

J Spring



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