



Pennsylvania

Foreclosure Posting Requirements

All foreclosures are by Judicial Process. Prior to commencing foreclosure, the lender must send notice to the borrower. The content of the notice varies for different types of loans. The borrower then has a period of thirty (30) days to cure the default. Once the complaint is filed and served, the defendants have twenty (20) days to answer. Once the default period runs lender can seek entry of the final judgment, which is then forwarded to the Sherriff for execution. The Sherriff must post notice in the Sherriff's Office and on the property at least thirty (30) days prior to sale. The lender must serve the borrower by personal service or mail and all other listed parties by mail at least thirty days prior to sale. The Notice of Sale must be published for three (3) consecutive weeks commencing at least 21 days prior to sale. There is no post-sale redemption period. Deficiency awards are available.

Foreclosure Auction Locations

Most states direct the specific location where a sheriff, trustee or creditor may conduct a foreclosure sale. Often the direction is as vague as 'any public place within the county in which the property is located.' Other times, the statute requires that a foreclosure sale only be held at the site of the property to be foreclosed. Foreclosure sales can be conducted at public auction held at the front door of a courthouse of the superior court in the judicial district where the property is located, unless the deed of trust specifically provides that the sale shall be held in a different place.

Foreclosure Timeline:

| Timeline Step | Days for Step | Total Days |
|---|----------------------|-------------------|
| Notice sent to borrower; Cure period | 30 | 30 |
| Complaint filed and served | 10 | 40 |
| Answer period for default | 20 | 60 |
| Judgment entered | 1 | 61 |
| Publication, Posting, Service of Notice of Sale | 30 | 91 |
| Sale | 1 | 92 |

(Timeline is for non-judicial foreclosures. Intervals are optimal and assumes no delays.)