

Michigan Foreclosure Timeline

Type: primarily non judicial foreclosure

Typical length: 150 to 300 days from first missed payment to sheriff's sale, plus a 6-month redemption period

Michigan allows non-judicial foreclosure by advertisement (MCL 600.3201 et seq.). The lender publishes a notice of sale, posts the property, and sells at a sheriff's sale. The borrower keeps possession during the redemption period after the sale.

1. First missed payment (Day 0 to 15)

Grace period typically runs 15 days; late fees apply afterward.

Your rights: Cure the delinquency to keep the loan current.

2. Notice of default and pre-foreclosure (Day 30 to 120)

Federal Regulation X 120-day rule applies. Michigan also requires the servicer to send specific written notice including loss-mitigation contact information at least 14 days before publishing a notice of foreclosure (MCL 600.3205a).

Your rights: You can request a meeting with the servicer to discuss loan modification. The servicer must designate a representative.

3. Notice of sale published and posted (Day 120 to 180)

The lender publishes notice of the sale in a county newspaper once a week for 4 consecutive weeks and posts a copy on the property within 15 days of the first publication (MCL 600.3208).

Your rights: You can still reinstate the loan or sell the property. You can also challenge defects in the notice or publication.

4. Sheriff's sale by advertisement (Day 150 to 210)

The sale is held at the county courthouse. The highest bidder receives a sheriff's deed, but title does not vest until the redemption period expires.

Your rights: You retain possession of the property during the redemption period after the sale.

5. Statutory redemption period (Day 210 to 390 (6 months) - up to 12 months for some properties)

You can redeem by paying the bid amount plus interest and statutory costs to the county register of deeds (MCL 600.3240). You can also sell the property to a third party during this period - the buyer takes subject to the right to redeem until the period expires.

Your rights: Right to redeem, right to remain in possession, right to receive any surplus funds from the sale.

6. Eviction after redemption expires (Day 390 to 450)

Once the redemption period expires, the purchaser becomes the owner and can begin summary proceedings to recover possession in district court.

Your rights: You are entitled to written notice and a court hearing before being removed.

Tenants are protected under federal law.

Redemption after sale

Michigan gives a statutory right of redemption after the sheriff's sale - generally 6 months for residential property of 3 acres or less, extended to 12 months for larger parcels or abandoned property cases (MCL 600.3240).

Deficiency judgments

Deficiency judgments are allowed after non-judicial foreclosure by advertisement but are limited. Borrowers can challenge the fair market value at sale.

Sources

- Michigan Compiled Laws 600.3201 (Foreclosure by Advertisement)
(<https://www.legislature.mi.gov/Laws/MCL?objectName=mcl-600-3201>)
- Michigan Compiled Laws 600.3240 (Redemption)
(<https://www.legislature.mi.gov/Laws/MCL?objectName=mcl-600-3240>)
- Michigan State Housing Development Authority
(<https://www.michigan.gov/mshda/homeownership/foreclosure>)
- CFPB - Regulation X loss mitigation
(<https://www.consumerfinance.gov/rules-policy/regulations/1024/41/>)

General guidance, not legal advice. Talk to a foreclosure attorney or HUD-approved housing counselor about your specific situation.
Middle America Homes | (260) 908-9906 | middleamericahomes.com/foreclosure-timeline/michigan/