

Ohio Foreclosure Timeline

Type: judicial foreclosure

Typical length: 210 to 420 days from first missed payment to sheriff's sale

Ohio is a judicial foreclosure state. The lender files suit in the common pleas court of the county where the property is located. After judgment, the property is appraised and sold at a sheriff's sale; the sale must then be confirmed by the court.

1. First missed payment (Day 0 to 15)

Most Ohio mortgages have a 10 to 15 day grace period before late fees and delinquency reporting.

Your rights: You can cure the default by paying the missed installment and any late fee.

2. Notice of default and 120-day wait (Day 30 to 120)

Under federal Regulation X, the servicer generally cannot file a foreclosure complaint until the borrower is more than 120 days delinquent. The servicer must send loss-mitigation outreach.

Your rights: You have the right to apply for loss mitigation (loan modification, forbearance, repayment plan). A complete application pauses foreclosure filing.

3. Foreclosure complaint filed and served (Day 120 to 180)

The lender files in the county common pleas court. You have 28 days from service to file an answer (Ohio Civ. R. 12).

Your rights: You have the right to be served and the right to file an answer. Many Ohio counties operate foreclosure mediation programs you can request.

4. Judgment and decree of foreclosure (Day 180 to 270)

If no defense or mediation succeeds, the court enters a judgment specifying the amount owed and ordering the sheriff to sell the property.

Your rights: You may still negotiate a workout, pursue a short sale, or sell the home to a third-party cash buyer before the sale date.

5. Sheriff's appraisal and sale (Day 240 to 360)

Ohio Rev. Code 2329.17 requires three disinterested appraisers to value the property, and the minimum bid is two-thirds of the appraised value. The sale is then advertised for three consecutive weeks.

Your rights: You can pay the full judgment amount plus costs before the sale to redeem the property. You can also attend the sale.

6. Confirmation of sale (Day 270 to 390)

After the sheriff's sale the court must confirm the sale. The borrower's right of redemption continues until confirmation (Ohio Rev. Code 2329.33).

Your rights: You can pay the judgment, interest, and costs at any time before confirmation to redeem the property.

7. Writ of possession and eviction (Day 300 to 420)

After confirmation the purchaser receives a deed and may obtain a writ of possession.

Eviction in Ohio after foreclosure typically takes 30 to 60 days.

Your rights: You must be given written notice. Tenants are protected by the federal Protecting Tenants at Foreclosure Act.

Redemption after sale

Ohio gives the borrower a statutory right of redemption between the sheriff's sale and the court's confirmation of the sale (typically a few weeks).

Deficiency judgments

Deficiency judgments are allowed but are extinguished two years after the date of confirmation of the sale (Ohio Rev. Code 2329.08).

Sources

- Ohio Rev. Code 2329 (Execution Against Property)
(<https://codes.ohio.gov/ohio-revised-code/chapter-2329>)
- Save the Dream Ohio (<https://savethedream.ohio.gov/>)
- Ohio Supreme Court foreclosure resources
(<https://www.supremecourt.ohio.gov/JCS/disputeResolution/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.
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