

Illinois Foreclosure Process Timeline

If you are struggling to make your monthly mortgage payment, don't panic. In Illinois, it can take approximately 12-15 months for a foreclosure to be completed. Call your lender or a HUD-certified counseling agency as soon as you can.

Mortgage payment past due (date of first missed payment)

30-60 days late	You miss your second payment. When your lender calls, it is important to pick up the phone and speak to your lender. Let your lender know why you can't pay and when you may be able to pay in the future.
60-120 days late	You miss your third payment. Lender sends you a notice of intent to foreclose and contacts its attorney to initiate foreclosure proceedings. Your foreclosure will become a matter of public record, and you will begin to receive solicitations in the mail, on the phone, and in person with offers of "help." These offers are generally "too-good-to-be-true" and may lead you further into trouble. Be wary of scams.
120-175 days late	You will be personally served with a summons by the sheriff or a process server. Avoiding answering the door will not help. If they are unable to serve you in person, a public listing in the newspaper will serve as your notice. You will have 30 days to reply.
60 days after being served	If you do not answer the summons, a default motion may be filed and a default judgment may be entered against you.
90 days after being served	Your right to reinstate your loan expires. <i>(Reinstatement means paying your lender the total amount past due, including the monthly payments owed, late fees, court costs and attorney's fees.)</i>
7 mo. after being served or 3 mo. after judgment whichever is later	Your right to redemption expires. <i>(Redemption refers to your right to pay off your loan, usually through a sale of the house or refinance.) Your house will be sold at a sheriff's foreclosure sale.</i>
15 days after sale	Order confirming the sale of your property and order for eviction is entered. Order for eviction is stayed 30 days <i>(giving you 30 days to move)</i> .
30 days after order of sale entered	Order of eviction goes to sheriff. You may be forcibly evicted.

Total: 15 Months

Note: The above time frames are approximations. Your case could move more quickly or more slowly.