NEW JERSEY PROPERTY TOOLKIT

New Jersey Sheriff Sale Emergency Action Checklist

FORECLOSURE EMERGENCY CHECKLIST

Planning Resource No. 13 | August 2026

New Jersey homeowners, heirs, and authorized family members who believe a sheriff sale has been scheduled.

A scheduled sheriff sale is time-sensitive. This checklist is an organizer, not a calculation of legal deadlines or a substitute for counsel. Verify the sale directly, preserve every notice, and obtain qualified help immediately.

Important

- ☐ Use this resource to organize information and questions; do not treat it as legal, tax, financial, title, lending, court, insurance, or municipal advice.
- ☐ Verify every deadline, payoff, authority document, public requirement, and professional conclusion with the responsible source.
- ☐ If a court, sheriff sale, foreclosure, tax sale, safety, insurance, or occupancy deadline exists, seek qualified help immediately.

Who Should Use This Resource

- ☐ New Jersey homeowners, heirs, and authorized family members who believe a sheriff sale has been scheduled.
- ☐ People who need one organized file before speaking with an attorney, title company, lender, municipality, insurer, housing counselor, or buyer.
- ☐ Families comparing options without losing track of urgent property facts and deadlines.

Start Here: Immediate Priority Checklist

Complete this page before the detailed worksheets. Circle or highlight any item that cannot wait.

- ☐ Verify the sale date, time, status, adjournments, property, docket, plaintiff, and sheriff directly.
- ☐ Contact a New Jersey foreclosure attorney immediately.
- ☐ Contact the mortgage servicer and preserve the name, department, time, and written follow-up.
- ☐ Gather the complaint, answer, default, judgment, writ, sale notice, loss-mitigation record, and recent payoff.
- ☐ Contact a HUD/NJHMFA-certified housing counselor and beware of foreclosure-rescue scams.
- ☐ Do not assume a pending application, promise, appeal, mediation, contract, or conversation automatically stops the sale.

Property Contact Snapshot

Contact / Office	Name, phone, email, reference number
Owner / estate representative	
Attorney	
Title company	
Mortgage servicer	
Municipality	
Tax collector	
Insurer	
Trusted property contact	

First Hour

- ☐ Write the exact sale information from the county sheriff source.
- ☐ Photograph or save every page of the notice and envelope.
- ☐ Call qualified New Jersey counsel and state the verified sale date first.
- ☐ Call the servicer and ask for the current foreclosure and loss-mitigation status in writing.
- ☐ Stop relying on verbal assurances; record confirmation numbers and upload receipts.

Notes and Proof

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Same Day File Assembly

- ☐ Mortgage statements, default and intent notices.
- ☐ Foreclosure complaint, service papers, answer, mediation papers, defaults, orders, judgment, and writ.
- ☐ Sheriff notice, adjournment history, payoff, reinstatement quote, and tax information.
- ☐ Loss-mitigation applications, document requests, decisions, appeals, and proof of delivery.
- ☐ Income, occupancy, hardship, insurance, title, heir, bankruptcy, sale, and funding documents relevant to professional review.

Notes and Proof

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Evaluate Paths With Professionals

- ☐ Counsel should evaluate court remedies, stays, bankruptcy implications, defenses, and procedural issues.
- ☐ The servicer or counselor can explain available loss-mitigation or reinstatement requirements.
- ☐ A sale professional can compare listing or direct-sale timing against verified title and payoff facts.
- ☐ A title professional can identify owners, liens, judgments, taxes, and closing obstacles.
- ☐ No single professional should be treated as answering every legal, servicing, title, tax, and property question.

Notes and Proof

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Communication and Proof

- ☐ Use a single action log for every call, upload, email, filing, and deadline.
- ☐ Save screenshots, fax reports, tracking, portal confirmations, and complete document copies.
- ☐ Ask who owns each next step and when written confirmation is expected.
- ☐ Recheck the sheriff source and court docket after any claimed change.
- ☐ Plan for occupancy, personal property, and safety without assuming the final outcome.

Notes and Proof

Verified Sale Snapshot

Field	Information / Source
County sheriff	
Sale date and time	
Property address	
Docket number	
Plaintiff / servicer	
Judgment / writ	
Adjournment history	
Attorney contacted	
Housing counselor	
Next verified deadline	

Emergency Contact Log

Date / Time	Person / Office	What Was Confirmed	Proof / Next Step
County sheriff			
Foreclosure attorney			
Mortgage servicer			
Housing counselor			
Court / docket review			
Title professional			
Buyer / broker			
Other			

Questions to Take to the Right Professional

- ☐ Is the sale still scheduled, and who verified it?

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- ☐ What legal or servicing deadline controls the next action?

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- ☐ Is the loss-mitigation file complete, denied, appealed, or pending?

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- ☐ Can a sale close before the verified deadline after title and payoff work?

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- ☐ What written proof confirms any stay, adjournment, cancellation, or resolution?

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My Next Three Actions

1. Action: ______________________ Owner: ____________ Due: ________
2. Action: ______________________ Owner: ____________ Due: ________
3. Action: ______________________ Owner: ____________ Due: ________

Official Starting Sources

Use current official instructions and confirm that each source applies to the specific property and situation.

New Jersey Courts - Foreclosure: https://www.njcourts.gov/courts/superior-court-clerks-office/foreclosure

New Jersey Courts - Foreclosure Self-Help: https://www.njcourts.gov/self-help/foreclosure

HUD Housing Counseling: https://www.hud.gov/housing-counseling

The Property Problem Can Stop Today

☐ You do not have to repair, clean out, stage, or list a qualifying property before asking about a direct as-is purchase.

☐ Tell Ray what is happening, what deadline exists, and what documents you have. It is free to find out whether Viera Investment Group LLC can help.

☐ Call (973) 939-5151 or text (424) 440-2739. Visit vierainvestmentgroup.com/contact.

Educational Use and Professional Coordination

This resource is provided by Viera Investment Group LLC for general educational and organizational purposes. It does not create an attorney-client, fiduciary, brokerage, lending, tax, insurance, title, or advisory relationship. Laws, court rules, servicing requirements, municipal procedures, fees, forms, and deadlines can change. Consult appropriately licensed professionals and responsible public offices about the specific property.

Viera Investment Group LLC may evaluate qualifying New Jersey residential property for a direct as-is purchase. A property review or offer is not legal advice, and no visitor is obligated to sell.

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