

New Jersey Foreclosure Deadline Tracker

NJ Property Toolkit - Workbook No. 6

A print-ready workbook helping New Jersey homeowners and families organize mortgage notices, response dates, loss-mitigation submissions, court stages, sheriff sale information, and urgent next steps.

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A print-ready workbook helping New Jersey homeowners and families organize mortgage notices, response dates, loss-mitigation submissions, court stages, sheriff sale information, and urgent next steps.

Prepared by	Prepared for	Version	Updated
Viera Investment Group LLC	New Jersey homeowners, heirs, families, housing counselors, and property professionals	v1.0	July 11, 2026

This workbook is an educational planning tool designed to help organize documents, deadlines, questions, and information. It is not legal, tax, accounting, financial, or investment advice and should not replace guidance from licensed professionals.

Our role is to help people understand complicated residential property situations, simplify the process, coordinate experienced professionals when appropriate, and help families move forward with greater clarity and confidence—not replace the advice of licensed professionals.

Complex residential property situations often require several professionals working together. Depending on the circumstances, Viera Investment Group LLC may help coordinate the property-related process with experienced attorneys, title companies, loan servicers, lenders, estate professionals, municipal offices, contractors, Realtors®, accountants, financial professionals, and other licensed specialists.

Welcome

Foreclosure deadlines can come from several places at once: the mortgage servicer, a law firm, the New Jersey Superior Court, a county sheriff, a mediation program, or a loss-mitigation decision. This workbook creates one dated record for all of them.

Use the tracker to preserve notices, calculate follow-up dates carefully, record who confirmed each deadline, and connect every date to a document, docket entry, or written servicer message.

Who this workbook is for

- ☐ New Jersey homeowners who are behind on mortgage payments or received a foreclosure-related notice.
- ☐ Heirs, spouses, authorized representatives, and family coordinators helping with an owner-occupied or inherited property.
- ☐ Housing counselors, attorneys, and property professionals organizing a time-sensitive file with the homeowner.

Use this first

- ☐ Save every page and envelope from the servicer, foreclosure attorney, court, mediator, and sheriff.
- ☐ Write the received date on each item and confirm how service or delivery occurred.
- ☐ Do not rely on a general timeline when a notice, court rule, order, or scheduled sale gives a specific date.
- ☐ Seek prompt legal help when a complaint, default, judgment, writ, or sheriff sale is involved.

How to Use This Workbook

Update this workbook after every letter, call, upload, filing, docket check, mediation event, loss-mitigation decision, and sheriff notice.

Recommended order

- ☐ Complete the loan, property, borrower, and authorized-contact snapshot.
- ☐ Build the notice inventory before entering dates in the master deadline sheet.
- ☐ Separate servicer deadlines from court, mediation, and sheriff deadlines.
- ☐ Track loss-mitigation documents by submission, receipt, completeness, and decision status.
- ☐ Assign one owner and one proof item to every urgent action.
- ☐ Recheck dates whenever a sale, hearing, conference, or document request changes.

Important timing rule

- ☐ General legal and servicing timeframes are educational reference points, not a calculation of your deadline.
- ☐ Count from the event required by the controlling notice or rule, which may be mailing, receipt, service, filing, entry, or sale date.
- ☐ Ask a New Jersey attorney or qualified housing counselor to review uncertain or disputed dates.

Table of Contents

Use the section names below to move through the workbook. The PDF entries are clickable.

Section	Page
Foreclosure Deadline Overview	6
Loan, Borrower, and Property Snapshot	7
Notice and Service Inventory	8
Master Deadline Control Sheet	9
Servicer Communication Log	10
Notice of Intention Review	11
Loss-Mitigation Submission Tracker	12
Loss-Mitigation Timing Worksheet	13
New Jersey Court Stage Tracker	14
Court Filing and Response Log	15
Mediation and Housing Counselor Log	16
Judgment and Sheriff Sale Tracker	17
Resolution Option Comparison	18
14-Day Emergency Action Plan	19
Common Deadline Mistakes	20
Frequently Asked Questions	21
Official Resources	22
Talk With Ray	23
Notes	24-26
Educational Disclaimer	27

Foreclosure Deadline Overview

New Jersey uses a judicial foreclosure process. A typical file may include pre-filing notices, a Superior Court complaint, response opportunities, default or contested proceedings, final judgment, a writ, and a county sheriff sale.

Federal mortgage-servicing rules may create separate milestones for certain loss-mitigation applications. Coverage and protections depend on the loan, servicer, application status, timing, and other facts.

Dates commonly worth tracking

- Notice date, mailing date, received date, and any cure or response date printed in the notice.
- Complaint filing date, service date, answer date, mediation request date, and every court-ordered date.
- Loss-mitigation upload or delivery date, acknowledgment date, missing-item date, completeness date, decision date, acceptance date, and appeal date.
- Final judgment date, writ date, sheriff sale date, adjournment information, and any post-sale deadline identified by counsel.

Reference points to verify

- New Jersey's Fair Foreclosure Act generally requires a Notice of Intention at least 30 days before a residential foreclosure action is started.
- New Jersey court materials commonly identify 35 days after service of a foreclosure complaint for filing an answer, but service details and case circumstances must be reviewed.
- Federal servicing rules include timing thresholds tied to 45 days, 37 days, 30 days, and a foreclosure sale; confirm which provisions apply to the specific loan and application.
- A pending conversation, application, listing, or sale plan does not by itself replace a court response or stop a scheduled sale.

Loan, Borrower, and Property Snapshot

Copy facts from current statements, recorded documents, insurance records, tax records, and court papers.

Property address	County
Borrower name(s)	Occupancy status
Servicer	Loan number (last four)
Monthly payment	Estimated arrears
Foreclosure law firm	Court docket number
Authorized contact	Attorney / counselor

Current delinquency facts

Immediate property or insurance risks

Names or authority requiring verification

Notice and Service Inventory

List every notice separately. Keep the envelope, service papers, attachments, and delivery proof with the notice.

Earliest unresolved notice	Newest court document
Service method to verify	Person reviewing file

[illegible]

Master Deadline Control Sheet

Enter the source for each date. Use a new row when a deadline changes, an adjournment occurs, or a new document creates another response date.

Next hard deadline	Days remaining
Date confirmed	Confirmed by / proof saved

[illegible]

Service Communication Log

After each call, save the representative's name, reference number, requested documents, stated dates, and promised follow-up. Confirm important points in writing.

Single point of contact	Preferred upload / delivery method
Escalation contact	Next scheduled check-in

[illegible]

Notice of Intention Review

FREE TO FIND OUT

You do not need every document or every answer before contacting us.

We buy New Jersey houses as-is - no repairs, cleanup, showings, or commissions. Tell Ray what is happening and what deadline you are facing. It is free to find out whether a direct sale could help.

THE PROPERTY PROBLEM CAN START BEING ADDRESSED TODAY. Call (973) 939-5151 or text (424) 440-2739.

Use the actual Notice of Intention and obtain legal review for defects, disputed amounts, service questions, or an already-filed case.

Checklist

- ☐ Borrower and property information match the loan records.
- ☐ Default and cure amount are stated and compared with current servicer figures.
- ☐ The notice explains how to cure and where payment or communication should go.
- ☐ The notice date, delivery evidence, and any later complaint filing date are preserved.
- ☐ Any servicing error, payment dispute, bankruptcy, military-service issue, or successor-interest issue is flagged for professional review.

Notice date	Mailing method
Received date	Amount stated to cure
Cure date shown	Servicer / lender named
Right-to-cure language located	Housing counselor information located
Disputed information	Attorney review date

Loss-Mitigation Submission Tracker

A document sent is not necessarily a complete application. Track the servicer's acknowledgment and every request for missing or updated information.

Application first submitted	Acknowledgment received
Servicer says complete	Completeness confirmation saved

[illegible]

Loss-Mitigation Timing Worksheet

Use this page with the current federal rule, the servicer's written notices, and professional guidance. Do not assume every threshold applies.

Current sale date	Current application status
Servicer decision date	Timing issue for legal review

Milestone to check	Actual date	Source / calculation	Confirmed by	Action
Application received				
45+ days before sale?				
Five-business-day acknowledgment				
Missing-item date				
Application complete				
More than 37 days before sale?				
30-day evaluation period				
Offer acceptance date				
Modification appeal date				

New Jersey Court Stage Tracker

Mark only stages supported by court papers or a current docket check. A servicer status and a court status may not use the same terms.

Superior Court county	Docket number
Plaintiff attorney	Homeowner attorney

Stage	Document / docket proof	Date	Deadline / next event	Owner
Complaint filed				
Complaint served				
Answer / response				
Mediation request				
Default requested / entered				
Contested case activity				
Final judgment				
Writ issued				
Sheriff sale scheduled				

Court Filing and Response Log

Track filed and served documents separately. Confirm whether a document was accepted, rejected, returned, or requires another response.

Complaint service date	Answer date under review
Last docket check	Next attorney conference

[illegible]

Mediation and Housing Counselor Log

Mediation, counseling, loss mitigation, and court response obligations can overlap. Track each process without assuming one pauses another.

Mediation request date	Counselor agency
Next appointment	Court deadline still active

[illegible]

Judgment and Sheriff Sale Tracker

Treat a final judgment, writ, or sheriff sale notice as urgent. Verify information directly with counsel, the court record, and the county sheriff.

County sheriff contact	Current sale location
Redemption question for counsel	Backup resolution deadline

Event	Date	Source	Deadline / option	Confirmed by
Final judgment entered				
Judgment amount				
Writ issued / received				
Sale first scheduled				
Sheriff notice received				
Adjournment requested				
Adjournment confirmed				
Current sale date / time				
Emergency review completed				

Resolution Option Comparison

Compare timing, required approvals, cash needs, and document proof using current figures. Keep a backup path when the first option depends on approval.

Primary option	Backup option
Latest workable start date	Professional confirming feasibility

Option	Required proof / approval	Decision date	Completion date	Risk
Reinstatement / repayment				
Loan modification				
Refinance / third-party funds				
Traditional property sale				
Short sale				
Deed in lieu				
Bankruptcy consultation				
Litigation / defense review				

14-Day Emergency Action Plan

Use short deadlines and proof-based tasks. If less than 14 days remain before a court event or sale, obtain immediate professional guidance.

Next servicer deadline	Next court deadline
Current sheriff sale date	Emergency legal review date

[illegible]

Common Deadline Mistakes

These mistakes can shrink available options or allow the court process to continue without a protected response.

Checklist

- ☐ Calculating from the wrong event, such as notice date instead of service date.
- ☐ Discarding envelopes, certified-mail records, service papers, or upload confirmations.
- ☐ Assuming a loss-mitigation application is complete because documents were uploaded.
- ☐ Treating mediation, counseling, negotiation, bankruptcy consultation, or a listing as an automatic court stay.
- ☐ Ignoring a complaint while waiting for a servicer decision.
- ☐ Using an old sheriff sale date after an adjournment or rescheduling.
- ☐ Relying on a verbal promise that a filing, judgment, or sale is paused.
- ☐ Waiting until the last days before a sale to compare realistic property-resolution options.

Frequently Asked Questions

These answers are general planning guidance. The notices, service record, court docket, orders, loan documents, and current law control.

Is every New Jersey foreclosure timeline the same?

☐ No. Service, contested issues, mediation, loss mitigation, bankruptcy, court orders, judgment activity, and sheriff scheduling can change the sequence and dates.

Does applying for mortgage help stop the court case?

☐ Do not assume it does. Track the application and court case separately, and obtain written confirmation or legal advice about any pause or protection.

When should the answer date be reviewed?

☐ Immediately after service of a complaint. New Jersey court materials commonly reference 35 days after service, but an attorney should confirm the date and response for the specific case.

Why does application completeness matter?

☐ Federal servicing duties and timing protections can depend on when the servicer receives an application, whether it is complete, and how far the file is from a foreclosure sale.

What should happen when a sheriff sale is scheduled?

☐ Verify the current sale information, preserve the notice, obtain urgent legal advice, and confirm any adjournment or resolution in writing. Do not rely on an unconfirmed verbal update.

Official Resources

Use official sources for current court, mediation, counseling, and servicing information. Save the page, form, or confirmation used for each deadline decision.

Official resource	Printed URL
New Jersey Courts - Foreclosure Self-Help	https://www.njcourts.gov/self-help/foreclosure
New Jersey Courts - Foreclosure Mediation	https://www.njcourts.gov/self-help/foreclosure/mediation
New Jersey Courts - Search Civil Case Public Records	https://www.njcourts.gov/public/find-a-case/civil-case-public-access
NJ HMFA - Foreclosure Prevention Counseling	https://www.nj.gov/dca/hmfa/homeowners/foreclosure-prevention/
CFPB - Mortgage Help	https://www.consumerfinance.gov/housing/housing-insecurity/help-for-homeowners/
CFPB - Loss Mitigation Procedures	https://www.consumerfinance.gov/rules-policy/regulations/1024/41/
U.S. HUD - Find a Housing Counselor	https://www.hud.gov/housing-counseling
New Jersey Judicial Foreclosure Timeline	https://www.vierainvestmentgroup.com/nj/new-jersey-judicial-foreclosure-timeline-2026

Resource notes

Talk With Ray

Use this page when a New Jersey property has mortgage arrears, active foreclosure notices, a sale deadline, condition issues, or a time-sensitive property decision.

Property address	Servicer
Next confirmed deadline	Best callback number

Current servicer and court stage

Documents and figures to have ready

Questions for Ray

Office: 973-939-5151 | Text/SMS: 424-440-2739 | Website: vierainvestmentgroup.com

Notes Page 1

Notes

Notes Page 2

Notes

Notes Page 3

Notes

Educational Disclaimer

This workbook is for general educational and organizational use only. It is not legal, tax, financial, bankruptcy, foreclosure-defense, lending, housing-counseling, title, insurance, court, sheriff, or government advice.

Viera Investment Group LLC is a real estate investment company, not a law firm, lender, loan servicer, HUD-approved housing counseling agency, bankruptcy professional, title company, court, sheriff, mediator, or government agency. Confirm all deadlines, calculations, service dates, balances, application requirements, court obligations, sale information, legal rights, and available options with the appropriate attorney, servicer, housing counselor, court, sheriff, or public office before acting.

Workbook version	Date reviewed
Reviewed by	Questions to verify

Back Cover

Viera Investment Group LLC

If you are unsure where to begin, that is okay. Let's talk about your situation, help you understand the property-related process, and identify practical next steps when appropriate.

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