

## REAL PROPERTY TAX FORECLOSURE TIMELINE

Date	Statute	Action
<b>Tax Year + 1</b>		
March 1	211.78a(2)	Unpaid taxes levied in the immediately preceding year are returned to county treasurer as delinquent for collection.
March 1	211.78a(3)	4% administration fee and interest computed at a non-compounded rate of 1% per month or fraction of a month added to delinquent parcel.
June 1	211.78b	County treasurer sends notice by first-class mail to taxpayer or owner.
September 1	211.78c	County treasurer sends second notice by first-class mail to taxpayer or owner.
October 1	211.78d	County treasurer adds a \$15.00 fee.
November 1	211.78e(1)	County treasurer prepares a list of all property subject to forfeiture for delinquent taxes.
December 1	211.78e(2)	County treasurer updates taxpayer address based on current local unit records.
<b>Tax Year + 2</b>		
February 1	211.78f(1), (2)	The county treasurer sends a notice by certified mail to taxpayer and, if different, the owner AND by first-class mail to occupant.
February 1	211.78f(3), (4)	County treasurer may publish notices in a newspaper. (none do)
<b>March 1</b>	<b>211.78g(1)</b>	<b>Delinquent property forfeits to the county treasurer.</b>
March 1	211.78g(1)	County treasurer adds \$175 title fee to the parcel.
March 1	211.78g(3)(b)	Redemption requires additional interest computed at a non-compounded rate of 1/2% per month from March 1 preceding forfeiture.
March 1	211.78g(3)(c)	Redemption requires payment of all recording fees and all fees for service of process or notice.
<b>April 15</b>	<b>211.78g(2)</b>	<b>Deadline for county treasurer to record a certificate of forfeiture.</b>
May 1	211.78i(1), (3)	FGU initiates title search and personal visit to forfeited property.
<b>June 15</b>	<b>211.78h(1)</b>	<b>Deadline for FGU to file petition for foreclosure with listing of forfeited property with the circuit court clerk AND the clerk shall immediately set the date, time and place for hearing the petition for foreclosure.</b>
December - January	211.78i(2)	FGU sends certified mail notice of show cause hearing (scheduled not less than 7 days prior to judicial hearing), no less than 30 days before the show cause hearing, to owners of interest.
December - January	211.78i(5)	FGU publishes notice when unable to ascertain the address of owners of interest (as practical matter, all interests in all unredeemed parcels are published).

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Date	Statute	Action
<b>Tax Year + 3</b>		
January	211.78h(2)	FGU files Amended Petition removing redeemed parcels.
January - February	211.78k(1)	Not later than the hearing date the FGU files with court proof of certified mail service of show cause and foreclosure hearings, proof of personal visit to property, and proof of publication.
At least 7 days prior to judicial hearing	211.78j(1)	FGU holds administrative show cause hearing.
<b>January 30 - February 28</b>	<b>211.78h(5), .78k</b>	<b>Judicial foreclosure hearing held.</b>
<b>March 30</b>	<b>211.78k(5)</b>	<b>Deadline for circuit court to enter judgment of foreclosure.</b>
March 31	211.78k	Effective date of Judgment. Last day to redeem foreclosed property. Title vests in the FGU. Liens and interests other than future special assessments installments, liens filed by governmental agencies for environmental issues, severed or leased oil and gas interests, visible or recorded easements, and private deed restrictions are extinguished.
July (first Tuesday)	211.78m(1)	Deadline to exercise governmental agency first right of refusal.
July (third Tuesday)	211.78m(2), (5)	First opportunity to offer property at auction. At least two auctions must be conducted with the last one at least 28 days after the previous one, with newspaper publication at least 30 days prior.
July – November	211.78m(3)	Second governmental right of refusal purchase opportunity between the 2 public auctions.
November (first Tuesday)	211.78m(2)	Deadline for completion of all auctions.
December 1	211.78m(6)	Deadline for FGU to transfer list of unsold parcels to the city, township or village clerk.
December 30	211.78m(6)	Deadline for city, township or village to reject property transfer. Date title transfers to the local unit or, in the case of objection, to the FGU or the Land Bank Fast Track Authority if the State is the FGU.
December 31	211.78m(12)	All taxes for the year of foreclosure are canceled for parcels purchased by the State, transferred to the local unit or fast track land bank authority after not selling at auction, or retained by the FGU.
December 31	211.78m(12)	All liens for costs of demolition, safety repairs, debris removal, or sewer or water charges due on the property as of the December 31 immediately succeeding the sale, transfer, or retention of the property are canceled.

State Treasury-prescribed forms and additional information can be found on their [County Treasurer Resources](http://www.michigan.gov/taxes/0,1607,7-238-43535_55601_55603---,00.html) web page at [http://www.michigan.gov/taxes/0,1607,7-238-43535\\_55601\\_55603---,00.html](http://www.michigan.gov/taxes/0,1607,7-238-43535_55601_55603---,00.html).