

## PROPERTY TAX FORECLOSURE TIMELINE

Date	Statute	Action
<b>Tax Yr +1</b>		
March 1	<a href="#"><u>MCL 211.78a(2)</u></a>	Unpaid taxes levied in the immediately preceding year are returned to county treasurer as delinquent for collection.
March 1	<a href="#"><u>MCL 211.78a(3)</u></a>	4% admin fee and interest computed at a noncompounded rate of 1% per month or fraction of a month added to delinquent parcel.
By June 1	<a href="#"><u>MCL 211.78b</u></a>	County treasurer sends notice by first-class mail to taxpayer or owner.
By September 1	<a href="#"><u>MCL 211.78c</u></a>	County treasurer sends second notice by first-class mail to taxpayer or owner.
October 1	<a href="#"><u>MCL 211.78d</u></a>	County treasurer adds a \$15 fee.
November 1	<a href="#"><u>MCL 211.78e(1)</u></a>	County treasurer prepares a list of all property subject to forfeiture for delinquent taxes.
December 1	<a href="#"><u>MCL 211.78e(2)</u></a>	County treasurer updates taxpayer address based on current local unit records.

Date	Statute	Action
<b>Tax Yr + 2</b>		
February 1	<a href="#"><u>MCL 211.78f(1), (2)</u></a>	County treasurer sends notice by certified mail to taxpayer and, if different, the owner, AND by first-class mail to occupant.
February 1	<a href="#"><u>MCL 211.78f(3), (4)</u></a>	County treasurer may publish notices in a newspaper. (None do.)
<b>March 1</b>	<a href="#"><u>MCL 211.78g(1)</u></a>	<b>Delinquent property forfeits to the county treasurer.</b>
March 1	<a href="#"><u>MCL 211.78g(1)</u></a>	County treasurer adds \$175 title fee to the parcel.
March 1	<a href="#"><u>MCL 211.78g(3)(b)</u></a>	Redemption requires additional interest computed at a noncompounded rate of 1/2% per month from March 1 preceding forfeiture.
March 1	<a href="#"><u>MCL 211.78g(3)(c)</u></a>	Redemption requires payment of all recording fees and all fees for service of process or notice.
<b>April 15</b>	<a href="#"><u>MCL 211.78g(2)</u></a>	<b>Deadline for county treasurer to record a certificate of forfeiture.</b>
May 1	<a href="#"><u>MCL 211.78i(1), (3)</u></a>	FGU initiates title search and personal visit to forfeited property.

Date	Statute	Action
June 15	<a href="#"><u>MCL 211.78h(1)</u></a>	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.
December–January	<a href="#"><u>MCL 211.78i(2)</u></a>	FGU sends certified mail notice of show-cause hearing (schedule not less than 7 days before judicial hearing), no less than 30 days before the show-cause hearing, to owners of interest.
December–January	<a href="#"><u>MCL 211.78i(5)</u></a>	FGU publishes notice when unable to ascertain the address of owners of interest (as practical matter, all interests in all unredeemed parcels are published).

Date	Statute	Action
<b>Tax Yr + 3</b>		
January	<a href="#"><u>MCL 211.78h(2)</u></a>	FGU files amended petition removing redeemed parcels.
January–February	<a href="#"><u>MCL 211.78k(1)</u></a>	Not later than the hearing date, 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 before judicial hearing	<a href="#"><u>MCL 211.78j(1)</u></a>	FGU holds administrative show-cause hearing.
<b>January 30–February 28</b>	<a href="#"><u>MCL 211.78h(5), .78k</u></a>	<b>Judicial foreclosure hearing held.</b>
<b>March 30</b>	<a href="#"><u>MCL 211.78k(5)</u></a>	<b>Deadline for circuit court to enter judgment of foreclosure.</b>
March 31	<a href="#"><u>MCL 211.78k</u></a>	Effective date of judgment. Last day to redeem foreclosed property. Title vests in 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, private deed restrictions, and interests assessed under <a href="#"><u>MCL 211.8(g)</u></a> are extinguished.
July 1	<a href="#"><u>MCL 211.78t(2)</u></a>	Deadline for former interest holders to submit to the FGU a notice of intention to claim an interest in sale proceeds using a form available from the FGU or the Department of Treasury.
July (first Tuesday)	<a href="#"><u>MCL 211.78m(1)</u></a>	Deadline to exercise governmental agency first right of refusal.

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July (third Tuesday)	<a href="#"><u>MCL 211.78m(2)(5)</u></a>	First opportunity to offer property at auction. One or more auctions may be held, the last of which has no minimum bid.
July–November	<a href="#"><u>MCL 211.78m(3)</u></a>	Second governmental right of refusal purchase opportunity after each public auction.
November (first Tuesday)	<a href="#"><u>MCL 211.78m(2)</u></a>	Deadline for completion of all auctions.
December 1	<a href="#"><u>MCL 211.78m(6)</u></a>	Deadline for FGU to transfer list of unsold parcels to the city, township, or village clerk.
December 30	<a href="#"><u>MCL 211.78m(6)</u></a>	Deadline for city, township, or village to reject property transfer. Date title transfers to the local unit or, in the case of objection, to FGU or the Land Bank Fast Track Authority if state is FGU.
December 31	<a href="#"><u>MCL 211.78m(11)</u></a>	All taxes for the year of foreclosure are canceled for parcels purchased by state, city, village, township, county, or city or county land bank before the first auction; transferred to the local unit or Land Bank Fast Track Authority after not selling at auction; or retained by FGU.
December 31	<a href="#"><u>MCL 211.78m(12)</u></a>	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.

Date	Statute	Action
<b>Tax Yr + 4</b>		
January 31	<a href="#"><u>MCL 211.78t(3)</u></a>	Deadline for FGU to send each claimant a notice that includes the amount for which the property was sold; the amount of any outstanding unpaid taxes, including federal, state, and local tax liens; and the total amount of any remaining proceeds.
February 1–May 15	<a href="#"><u>MCL 211.78t(4)</u></a>	Period during which a claimant may file a motion with the circuit court to claim any portion of the remaining proceeds to which the claimant is entitled.
February 1–May 15	<a href="#"><u>MCL 211.78t(5)</u></a>	FGU must provide info to court, including all claimants for a parcel, minimum bid, sale amount, and taxes owed.
After FGU responds to claimant's motion	<a href="#"><u>MCL 211.78t(9)</u></a>	Circuit court hearing to determine relative priority of claims to sale proceeds and the value of each claim of interest.

Within 21 days after court order	<a href="#"><u>MCL</u></a> <a href="#"><u>211.78t(10)</u></a>	FGU disburses the funds within 21 days after entry of an order directing disposition of the sale proceeds.
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