

2008 Foreclosure Process Time Line

2004-05 Taxes remain unpaid

	APPROXIMATE DATE	ACTION BY COUNTY	ACTION BY TAXPAYER TO END FORECLOSURE PROCESS
Can take property out of foreclosure by payment of the 2004-05 taxes, interest and fees.	Approx. May 19 th 2008	Delinquent notices are sent indicating the date that proceedings are to begin.	Payment of delinquent tax and interest for 2004-05 tax year.
	Approx. July 1 st 2008	Owners of property subject to foreclosure are notified by First class mail to the latest address on tax roll.	Payment of delinquent tax and interest for the 2004 and older taxes. Payment by cash, cashier's check or money order is required from July 16th forward.
	Approx. July 16 th 2008	Owners of property subject to foreclosure are notified by Certified mail to the latest address on tax roll.	Payment by cash, cashiers check or money order of delinquent tax and interest for the year(s) causing foreclosure.
	Approx. August 11 th 2008	Foreclosure list is prepared and submitted for publication in a newspaper of general circulation in the county, the <i>Grants Pass Daily Courier</i> .	Payment by cash, cashiers check or money order of delinquent tax and interest for the year(s) causing foreclosure plus a penalty of 5% of the total tax and interest owed on the property.
	August 18 th 2008	Foreclosure list is published in the <i>Grants Pass Daily Courier</i> .	
	October 6 th 2008	30 days after publication Judgement is granted by the circuit court. 2-year redemption period begins.	
Can redeem the property by paying the 4 oldest years' taxes, interest & fees.	(After 10/6/09) Target December 2009	County notifies the owner and other persons with a recorded interest in the property that the redemption period will end in 1 year. The notice is sent by first class mail and by certified mail. The notices to the owner are sent to the address on the current tax roll.	Payment by cash, cashier's check or money order is required. All taxes and interest shown on the judgment plus additional interest and penalties must be paid in full. Partial payments cannot be accepted.
	(After 9/16/10) Target December 2010	Notice of expiration of redemption period is published in two weekly issues of a newspaper.	
	(After 10/16/10) December 2010	Redemption period ends. Property is deeded to the county 2 years after judgement is granted.	All ownership rights are lost.