

My landlord is in foreclosure. What are my rights?

How does a foreclosure work?

If your landlord does not pay the mortgage, the bank may try to sell the property through a Sheriff Sale. Here is the process:

- 1) Bank will send a **Notice** giving the landlord a chance to pay.
- 2) Bank may file a **Complaint in Mortgage Foreclosure**.
- 3) Bank may obtain **Judgment of Foreclosure**.
- 4) Property may be sold at **Sheriff Sale**.

What happens to my lease?

After a Sheriff Sale, any lease between tenant and landlord ends, with very few exceptions.

What happens to me?

The bank or new owner may try to force you to move or take you to court to evict you. Here is the process:

- 1) Bank or new owner may file a **Complaint in Ejectment**. You can file an Answer with the Court of Common Pleas in City Hall Room 296.
- 2) Bank or new owner may obtain a **Judgment for Possession**.
- 3) Sheriff will serve a **Writ of Possession**.
- 4) Sheriff will **evict** all occupants.

