

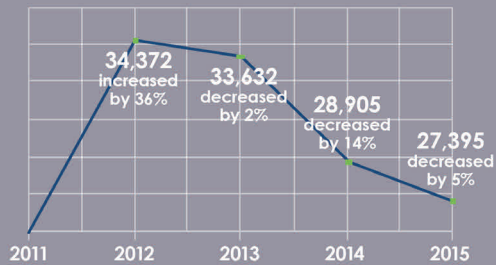
State of mortgage foreclosures in Pennsylvania



Mortgage foreclosure is a legal process where a lender (such as a bank) brings a lawsuit to sell the mortgaged property because loan payments have not been made.

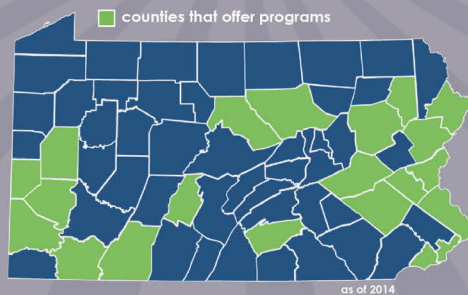
PA is a judicial state, meaning lenders are required to provide evidence of overdue payments to the court before foreclosing.

The total number of residential mortgage foreclosure filings in PA courts:



The largest portion of all civil filings in Pennsylvania is mortgage foreclosure filings (20%)

About 1/3 of PA county courts offer Foreclosure Diversion Programs to help people avoid foreclosure.



Mortgage foreclosure in the courts:

- 1 Mortgage lender issues a Notice to Foreclose on borrower
- 2 Borrower can make a payment or negotiate a payment plan
- 3 If no payment or plan made, Foreclosure Complaint filed in court against borrower
- 4 The borrower can dispute the claim
- 5 If no agreement reached, court makes a ruling on the claim for foreclosure

Most mortgage foreclosures are resolved between the borrower and bank and don't go to trial.