Your Choice Home Buyer

# The Indiana timeline

## What happens, when it happens, and what is still possible at each step.

Most people have more room than the mail suggests. In Indiana, a home cannot be sold at a sheriff's sale until a court case has been filed and at least three months have passed. Before a case can even be filed, there is a stretch of at least four to five months where the lender is required to wait. This guide walks through the whole thing in order.

THE FIVE STEPS

| | |
|---|---|
| 1 Behind on the loan | Days 1 to 120 |
| 2 The certified letter | Days 120 to 150 |
| 3 The court filing (the milestone) | Day 150 or later |
| 4 The waiting period | Filing + 3 months |
| 5 Sale notice and sheriff's sale | +30 days, then the sale |

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## Days 1 to 120

Counting from the first missed payment

### Behind on the loan

Under federal rules, the servicer generally cannot take the first legal step toward foreclosure until the account is more than 120 days past due. Letters and calls from the lender during this stretch are collection and loss mitigation contact, not the court process.

**Still possible:** call the servicer and ask for a loss mitigation application. Catching up at this stage means what is behind plus late fees, and nothing more. That one phone call opens most of the doors in this guide.

2

## Days 120 to 150

A 30-day notice that has to arrive before any lawsuit

### The certified letter

Indiana requires the lender to send a notice by certified mail at least 30 days before filing. The letter has to explain the right to a settlement conference and list the state's free counseling network. Because of the federal 120-day rule, this letter usually cannot go out before day 120, so the earliest a case can be filed is around day 150.

**Still possible:** everything in step 1, plus a free housing counselor (the numbers are on page 7). The cost to catch up is still arrears and late fees.

3

# Day 150 or later

The lender can file as soon as the letter has aged 30 days

## The court filing: the milestone

The lender files a complaint with the court and records it against the property. This is the public step that "pre-foreclosure" and "notice of default" lists are built from, and it is the point where the cost of fixing things jumps.

> **What changes here.** Before the filing, catching up means what is behind plus late fees. After it, catching up means the reinstatement amount: everything behind, plus the lender's attorney fees and court costs, and that number grows every month the case stays open. Every option in this guide is cheaper and simpler before this step than after it.

Two clocks start inside the case: generally 20 days to file an answer, and, for a home the owner lives in, 30 days to request a settlement conference.

**Still possible:** respond to the case, request the conference, reinstate, or sell the house.

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## Filing + 3 months

The minimum wait before any sale can be scheduled

### The waiting period

Indiana law does not allow a sheriff's sale until at least three months after the complaint is filed. This is the step most people do not know about. The settlement conference, if requested, usually happens in this window, and the court may enter judgment during it.

**Still possible:** the same options as step 3. Reinstating before judgment ends the case; after judgment it pauses the sale.

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## +30 days, then the sale

Three weekly notices, the first at least 30 days before the sale date

### Sale notice and sheriff's sale

After judgment, the sheriff schedules the sale, posts notice at the courthouse, runs a newspaper notice for three weeks, and serves the homeowner a copy. On the sale date the house is sold. Indiana does not give the owner a right to buy it back afterward. Any money above what is owed belongs to the former owner, and the new owner can begin eviction.

**Still possible, until the sale date:** reinstating pauses the sale even after judgment. Paying off the loan cancels it. Selling the house before the date closes the case out.

> **The bottom line.** At the very fastest, a sale is roughly eight to nine months after the first missed payment, and that is rare. From the court filing to the sale, 150 to 360 days is typical. Every step comes with a notice, and every notice comes with time. What the time costs is below.

# Time has a price

The timeline gives room to decide. It is not free room. Each month that passes usually adds to what it takes to fix the situation:

- Interest keeps building on the unpaid balance, and late fees are added each month.
- Once the lawsuit is filed, the lender's attorney fees and court costs are normally added to the amount needed to bring the loan current or pay it off. The number to catch up in step 3 is bigger than it was in step 1.
- After judgment, the amount owed is set by the court and keeps growing at the judgment interest rate until it is paid.
- If the lender has been paying property taxes or insurance on the owner's behalf, those advances are added too.
- Each 30-day period behind is reported separately, and a judgment is a public court record.
- Houses sold at a sheriff's sale usually bring less than a normal sale would. The longer the balance grows and the lower the sale price, the smaller any money left over for the owner, and the higher the chance of still owing a balance afterward.

**Use the time, do not spend it.** A decision made in step 1 or 2 is almost always cheaper and simpler than the same decision made in step 4 or 5. The best move is to work out the plan now, while every option is still open.

# What is still possible

IN THE ORDER A HOUSING COUNSELOR WOULD LIST THEM

### Bring the loan current

Pay what is behind plus fees. Before judgment this ends the case. After judgment it pauses the sale. Best when the hardship was temporary and the money is available.

### Change the loan

A modification, forbearance, or repayment plan through the servicer. Best when income is back but the gap is too big to pay all at once. Takes paperwork and weeks, so start early.

### Sell the house

Selling before the sale date pays off the loan at closing and ends the case. We buy houses in Indianapolis and the surrounding counties as they sit, on a date that works, and we handle the paperwork with the lender. One walkthrough, a written offer at the kitchen table, no obligation. If a different way of selling would fit better, including when the loan is bigger than the house is worth, we will say so and help set it up. **More on page 8.**

### Deed in lieu

Hand the property back to the lender by agreement instead of going through the sale. Best as a last option when nothing else fits. Ask about any remaining balance in writing first.

### Talk to an attorney

Court options, including responding to the case and what a bankruptcy filing does and does not do, are legal advice. Legal aid is free for people who qualify (page 7).

# Free help

- **Indiana Foreclosure Prevention Network**
  1-877-GET-HOPE (1-877-438-4673). Free, certified housing counselors, run through the state.
- **HUD-approved housing counselors**
  hud.gov, search "find a counselor." Free.
- **Indiana Legal Services**
  Free legal help for people who qualify.
- **The servicer's loss mitigation department**
  The number is on the monthly statement.

Anyone can call these without talking to us first. That is what they are there for.

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# Be careful with

> Anyone who promises to stop or delay the sale for a fee. Anyone who asks for money up front. Anyone who will not put the deal in writing.
>
> Indiana regulates foreclosure consultants: they must be bonded if they take money up front, the contract must spell out the services and the cost, and there is a right to cancel before midnight of the third business day. When in doubt, call the free hotline above first.

IF THE OTHER DOORS ARE CLOSED

# Rather not deal with any of this? We buy the house.

Sometimes the counselor has been called, the servicer has said no, and the sale date is on the calendar. If that is where things stand, we buy houses in Indianapolis and the surrounding counties, as they sit, and we can close before a sale date when there is still time to do it properly.

1. **One walkthrough.** About an hour. Nobody expects the house to be clean or fixed.
2. **A written offer at the kitchen table.** Real numbers, and a plain answer about whether selling to us is the right move. If it is not, we say so.
3. **Close on a date that works.** We handle the paperwork with the lender. Take what matters, leave the rest.

No obligation, and no pressure to decide that day.

## Your Choice Home Buyer

Your Home, Your Choice.

**(317) 350-0232 · yourchoicehomebuyer.com**

Your Choice Home Buyer

THE FINE PRINT

# Please read this part too

**Who we are.** Your Choice Home Buyer is a real estate company that buys houses. We are not a law firm, a housing counseling agency, a lender, a loan servicer, or a government agency, and we are not affiliated with the Indiana Foreclosure Prevention Network, HUD, Indiana Legal Services, or any court. We have a business interest in buying houses, and this guide is provided as part of our marketing.

**What this is.** General information about how the Indiana process usually works, prepared from public sources and checked in October 2026. Laws, court practices, and lender policies change, and they vary by county, by court, and by loan. Nothing here is legal, financial, tax, or credit advice, and reading it does not create an attorney-client or any other professional relationship. Timelines in this guide are typical ranges, not promises about any particular case.

**What we do and do not do.** We buy houses. We do not charge any fee for information, conversations, or offers, and we are not a foreclosure consultant. A sale closed before the sale date ends the case, and that is often what our purchase does, but we cannot guarantee a closing before any particular sale date; that depends on title, timing, and the lender.

**What to do with this.** Talk to a HUD-approved housing counselor or an Indiana attorney about a specific situation before making decisions. The free resources on page 7 exist for exactly that.

**Equal opportunity.** We buy houses from everyone, without regard to race, color, religion, sex, disability, familial status, national origin, or any other protected class.

Sources: Ind. Code 32-29-7-3, 32-29-7-13, 32-30-10-11, 32-30-10.5-8; 12 CFR 1024.41; Indiana Attorney General, Consumer Protection Division. Facts checked October 2026.