

Timeline 2008 Taxes

DATE:	ACTION:	COSTS:
March 1, 2009	Unpaid 2008 taxes returned delinquent to the County Treasurer for collection. (MCL 211.78a)	4% administrative interest + 1% per month
June 1, 2009	First mail notice- County Treasurer sends out notice of delinquency via first class mail to owner or recipient of last tax bill. (MCL 211.78b)	
Sept. 1, 2009	Second Mail Notice- County Treasurer sends out notice of delinquency via first class mail to owner or recipient of last tax bill (MCL 211.78c)	
October 1, 2009	\$15.00 fee- County Treasurer adds \$15.00 fee to each parcel for which delinquent taxes remain unpaid. (MCL 211.78d)	\$15.00
February 1, 2010	Third Mail Notice (Certified)- County Treasurer sends notice of delinquency and pending forfeiture via certified mail to address of last recipient and, if different, to owner. (MCL 211.78f)	
March 1, 2010	Forfeiture- Property forfeited to County Treasurer: Treasurer adds \$175.00 fee and recording fee. Interest increases from 1% per month to 1.5% per month computed retroactively to March 2009. (MCL 211.78g)	1.5% interest \$20.00 recording fee \$175.00 administrative fee
March 1, 2010- April 15, 2010	Certificate of Forfeiture- County Treasurer records certificates of forfeiture with the Register of Deeds. (MCL 211.78g)	
May 1, 2010- Dec. 1, 2010	Title Search- FGU (Foreclosing Governmental Unit) conducts title search of property to identify owners entitled to notice. (MCL 211.78i)	
June 15, 2010	Foreclosure Petition- FGU files foreclosure petition with Circuit Court. (MCL 211.78h)	
June 15, 2010- Jan. 31, 2011	Certified mail notice of Foreclosure- Notice of foreclosure sent by certified mail at least 30 days before show cause hearing	court costs certified mail costs service fees

	Personal visit-FGU agent visits each property forfeited and serves copy of notice of foreclosure, and verbally informs occupant of foreclosure; if unoccupied, a notice will be posted. (MCL 211.78i)	
June 15, 2011- Feb. 2011	Published notice- notice by publication for 3 successive weeks. (MCL 211.78i)	publication fee
	Show cause hearing- FGU conducts administrative show cause hearing no later than 7 days before foreclosure hearing. (MCL 211.78j)	
Jan. 30, 2011- March 31, 2011	Foreclosure hearing- Circuit court hearing on foreclosure petition. (MCL 211.78k)	court costs
March 31, 2011	Entry of Judgment- Circuit court enters Judgment of Foreclosure. (MCL 211.78k)	
	Clear title to foreclosed property vests in FGU and redemption rights expire in uncontested cases. Redemption rights expire 21 days after judgment in contested cases. (MCL 211.78k)	
	Appeal- FGU or person with interest in foreclosed property may appeal to court of appeals. (MCL 211.78k)	
	FGU records judgment or notice of judgment with County Register of Deeds. (MCL 211.78k)	recording costs
July - Oct 2011	First Land Auction with set minimum bids; Local government or county may obtain for minimum bid. State, if not FGU, may obtain by paying market value. (MCL 211.78m)	any costs incurred in bringing the property to sale.
July - Nov 2011	Second Land Auction with no minimum bids. (MCL 211.78m)	
Dec. 1, 2011- Dec. 31, 2011	Unsold property may be transferred with consent to city, village, or township. (MCL 211.78m)	
Dec. 31, 2011	Unsold property not sold or transferred is retained by FGU. (MCL 211.78m)	