

# Can my lender foreclose on my home during the Covid-19 crisis?



The Covid-19 situation keeps changing. It is possible that the dates listed here will be extended. If one of the dates on this chart affects you, check our website near that date to see if it has been extended.

Do you know that your property was set for a foreclosure sale through Sheriff's Auction before the courts closed?

Yes

No

Have you been served with court papers?

No

Are you at least 120 days behind on your mortgage?

The court may have taken action on your home without your knowledge.  
Call the state "District Court" for the parish you live in to see if a suit has been filed against you. (If you live in Baton Rouge, you also need to check with the Baton Rouge City Court.)

Yes

Do the papers say they are a "writ for seizure and sale" or "notice of seizure and sale"?

Yes

Has a foreclosure suit been filed?

No

Is your mortgage backed by one of the organizations listed in the purple bubble?

No

Yes

Your home has already been foreclosed.

Yes

Contact the sheriff for your parish by phone to see if sheriff sales have been delayed. If they have been delayed, call back regularly to get the new date of sale for your house.  
  
This is the date when you may lose your home.

The sale of your home cannot proceed until at least May 18, 2020.  
  
See the second SLLS foreclosure flowchart for more information about your options.

Is your mortgage backed by one of the organizations listed in the purple bubble?

No

No

Yes

No

Yes

Your lender cannot get a foreclosure judgment against you until April 30th, when the courts reopen.  
  
See the second SLLS foreclosure flowchart for more information about your options.

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A "Chapter 13" Bankruptcy or a successful preliminary injunction can stop the loss of your house.  
  
Both of these routes are extremely complicated without the help of a lawyer. We recommend that you contact an attorney as soon as possible. Even if your home is scheduled for sale later today, it may not be too late.  
  
See [https://slls.org/covid\\_foreclosure\\_prevention/](https://slls.org/covid_foreclosure_prevention/) for more information.

Your lender cannot proceed with a foreclosure until at least April 30, 2020, when the courts reopen.  
  
However, you need to file a response to the lawsuit before that date. See [https://slls.org/covid\\_foreclosure\\_prevention/](https://slls.org/covid_foreclosure_prevention/) for more important information.  
  
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Your lender cannot proceed with a foreclosure until at least May 18, 2020. However, you need to file a response to the lawsuit before that date.  
  
See [https://slls.org/covid\\_foreclosure\\_prevention/](https://slls.org/covid_foreclosure_prevention/) for more important information.  
  
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If your mortgage is backed by one of the following, it is a federally backed mortgage that has specific foreclosure restrictions and deadlines during the covid-19 crisis:\*

- FHA
- Fannie Mae (FNMA)
- Freddie Mac (FHLMC)
- USDA direct or guaranteed loan
- VA loan, direct or guaranteed loan

\*If you don't already know, see [https://slls.org/covid\\_foreclosure\\_prevention/](https://slls.org/covid_foreclosure_prevention/) for information about how to find out

Remember: It is always better to act as soon as possible to save your home.

SLLS strongly recommends using the time now, before court deadlines start running again to work to save your home.

See the second SLLS foreclosure flowchart for options and suggestions to help you save your home.