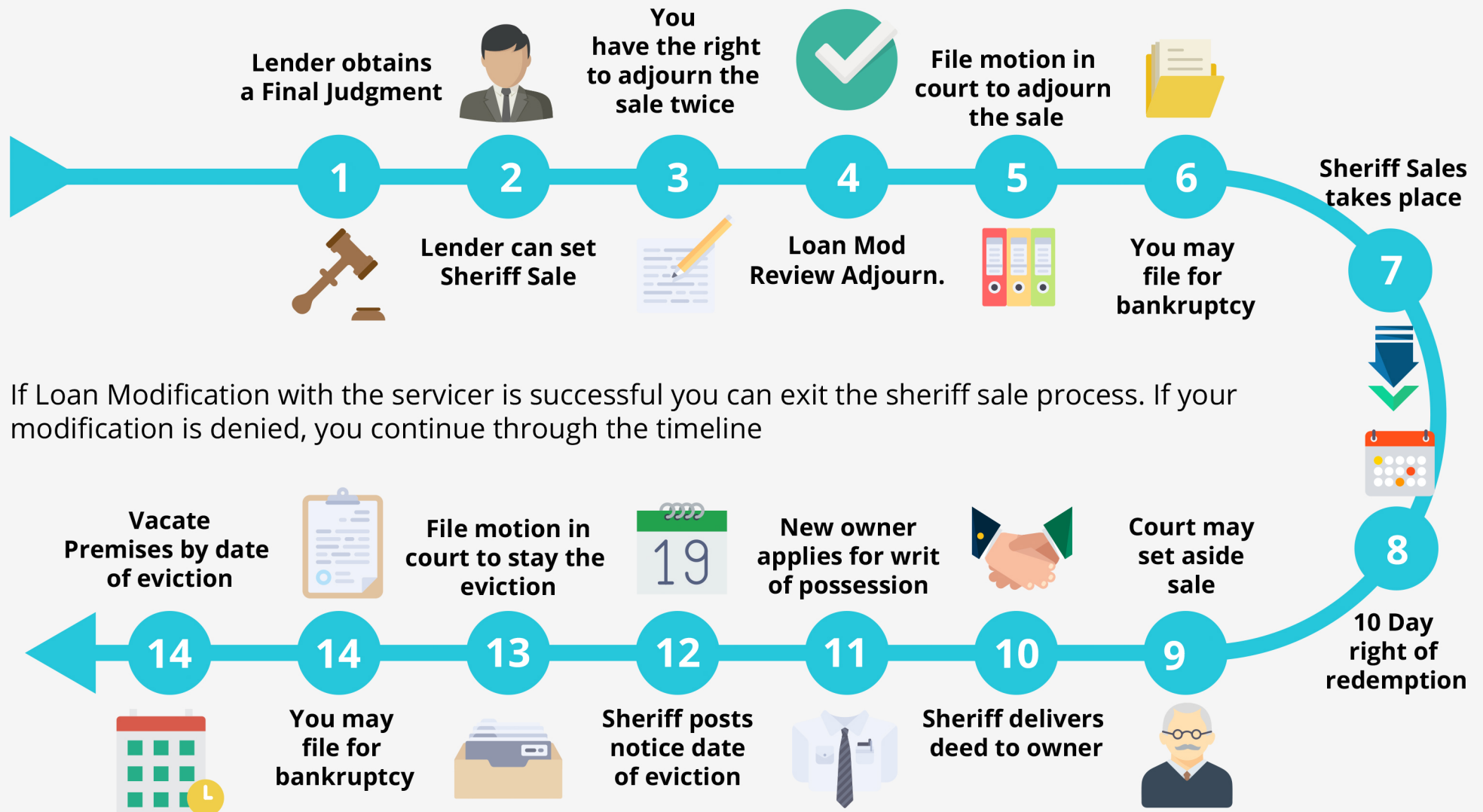


NJ SHERIFF SALE **TIMELINE**

You May Be Able to Avoid the Sheriff Sale Timeline Through Loan Modification

If you have not been denied for a modification by your current Servicer since January 10, 2014, or if your mortgage servicer has changed and if a complete loan modification application is submitted at least 38 days prior to the Sheriff Sale, the lender should not conduct the sale until the modification application has been reviewed and you have been given the opportunity to appeal any denial.



If Loan Modification with the servicer is successful you can exit the sheriff sale process. If your modification is denied, you continue through the timeline