

How to read a foreclosure listing on this site

Every listing on this site shows the source each fact came from, the date it was checked, and a set of standard attributes that describe the resource type, sale details or counseling services.

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Every listing on this site follows the same shape: a header with the name and the place, then a set of standard attributes that describe the resource. This guide is general information, not legal advice. A listing is not a recommendation, so confirm every fact with the office named before you act or pay.

The header shows the name of the resource and the city and state it belongs to. The category appears at the top: sale venue, notice source, housing counselor, legal aid or state process.

Resource type is the one attribute every listing has. It tells you what kind of resource this is. The guide on how to choose a resource describes the five types.

Sale types appear on sale venue listings. They tell you what kind of sale the county holds: trustee sale, sheriff sale, tax sale, court-ordered sale or online auction. A county may run more than one kind, so a venue may list several.

Sale schedule shows when sales are held, as the source states it. The Dallas County listing, for example, shows the first Tuesday of each month. The Miami-Dade listing says that online auction dates are set per case. When the source gives no schedule, the field is empty, and you should ask the office.

Foreclosure process appears on the state process listings. It says whether the state forecloses through the courts (judicial), through a trustee out of court (non-judicial) or has both routes. The listing names the statute or the official page it comes from.

Redemption note quotes what the official source says about a homeowner's right to keep the property by paying what is owed. States differ. Some give no redemption after a trustee's sale. Illinois sets a period of months. The note is a summary, so read the source before you rely on it.

Counseling services appear on housing counselor listings. The list of services comes from the HUD record. It can include default counseling, pre-purchase help, rental counseling and financial management. An agency may offer some or all of these.

Languages and counseling methods come from the HUD record too. For example, the CEDA of Cook County listing shows American Sign Language and English, and counseling in person and in groups. An empty field means the record does not say.

Source note is the most important line on the listing. It names the register or official page each fact came from, and the date an editor checked it. The source link takes you to the same page. Sale venues, schedules and rules change, so the source note records only what the page said on that date.

Scam warning. Never pay an upfront fee for help to save your home. Never sign your deed over to a stranger. Free help is available from HUD-approved housing counselors.

Frequently asked questions

How do I know if a listing is up to date?

Each listing carries a source note that says when an editor checked the source page. Sale venues, schedules and rules change after that date. Check with the office named in the listing before you act.

What does an empty attribute mean?

It means the source did not state that fact. It is not the same as a no. A listing with no languages does not mean the staff speak English only. It means the source does not say what languages are offered.

A listing has no phone number. Can I still use that resource?

Often yes. Many state process pages have no phone number because they point to an official page or statute. Visit the website named in the listing.

Sources

[US HUD Housing Counseling web service](https://data.hud.gov/housing_counseling.html) — https://data.hud.gov/housing_counseling.html

[Harris County Clerk public records](https://www.cclerk.hctx.net/PublicRecords.aspx) — <https://www.cclerk.hctx.net/PublicRecords.aspx>

[Cook County Sheriff foreclosure property sale page](https://cookcountysheriffil.gov/departments/courts/civil-services/foreclosure-property-sale/) — <https://cookcountysheriffil.gov/departments/courts/civil-services/foreclosure-property-sale/>