

## Ohio Foreclosure Law Attorney

Individuals and families invest a great deal of time and emotion into deciding on a home. When financial circumstances change forcing you to miss mortgage payments, the foreclosure process can be extremely painful to endure. A foreclosure is essentially a legal attack on your home life and that can be extremely stressful. We can help alleviate some of that stress by dedicating our efforts to helping you keep your home.

### Searching for Help With a Judicial Foreclosure?

At [Dever Law](#), our experienced legal team can provide you with the best alternatives to foreclosure. Located in West Chester, we serve clients throughout Cincinnati and the southwest Ohio region. Whether you are seeking a foreclosure defense because proper procedures were not followed in the foreclosure process, or you are looking to file for bankruptcy to stop the foreclosure, our law firm can help.

### What Happens in the Foreclosure Process?

In Ohio, the foreclosure process takes approximately 150 days. The process is triggered when you miss your mortgage payments. The lender begins the process by suing you to obtain a judgment of foreclosure. Once you receive the legal documents, called the summons and complaint, you have 28 days to answer the court documents. This answer **must** be filed with the court or the lender will automatically prevail.

Before the property is foreclosed upon, the state requires that a property appraisal is filed with the county clerk. Over the course of three weeks, the lender must notify people that your home will be sold. Once the public has been notified and the property is offered at a sheriff's sale, the property is sold to the highest bidder.

You should know that you have what is called "statutory right of redemption," which means you have the right to buy your property back first for the amount of the judgment, court costs and interest up until the property is sold. However, for individuals that were having trouble making mortgage payments, that option is often impossible. Your best option is to seek an attorney who knows how to defend against or fight foreclosure.

### Contact an Ohio Foreclosure Law Attorney

If you are looking for an experienced lawyer who is well respected and knowledgeable about foreclosures, we can help. [Contact](#) Dever Legal Services by e-mail or by calling 877-464-5297.