

## **SUMMARIZED REGULAR FORECLOSURE STEPS**

**(Days on steps for example only)**

### **DAY 1**

**Seize Contents** – Either overlock the unit or open the unit (a good time to look around and note generally what is in the unit for purposes of your newspaper ad) and lock with your lock. Before you open the unit make sure you have a **signed Rental Agreement** with the proper Chapter 59 Language (TSSA rental agreements comply).

**Mail Notice of Claim** – Any time a tenant is delinquent (even one day), you may seize the property and mail the Notice of Claim. Mail the claim notice via verified mail or email (if the tenant provided an email address to you in a 2012 or later version of the TSSA Rental Agreement).

### **DAY 16**

**First Newspaper Ad** – Wait at least 15 days after mailing the Notice of Claim before publishing the first newspaper ad. (See Step 6 in detailed Foreclosure Procedures.)

This is a good time to send the Notice of Public Sale to the tenant and to post your ad to TSSA's auction site at [www.auction.txssa.org](http://www.auction.txssa.org). This is not required by the statute, but is highly recommended by TSSA's legal counsel.

### **DAY 23**

**Second Newspaper Ad** – In the next week (at least 7 days later) run the same newspaper ad again. (Example: 1<sup>st</sup> ad runs Tuesday and 2<sup>nd</sup> ad runs Tuesday of the following week.)

### **DAY 31**

**Auction Day** – Hold the public auction sale at least 15 days after the first newspaper ad is published.