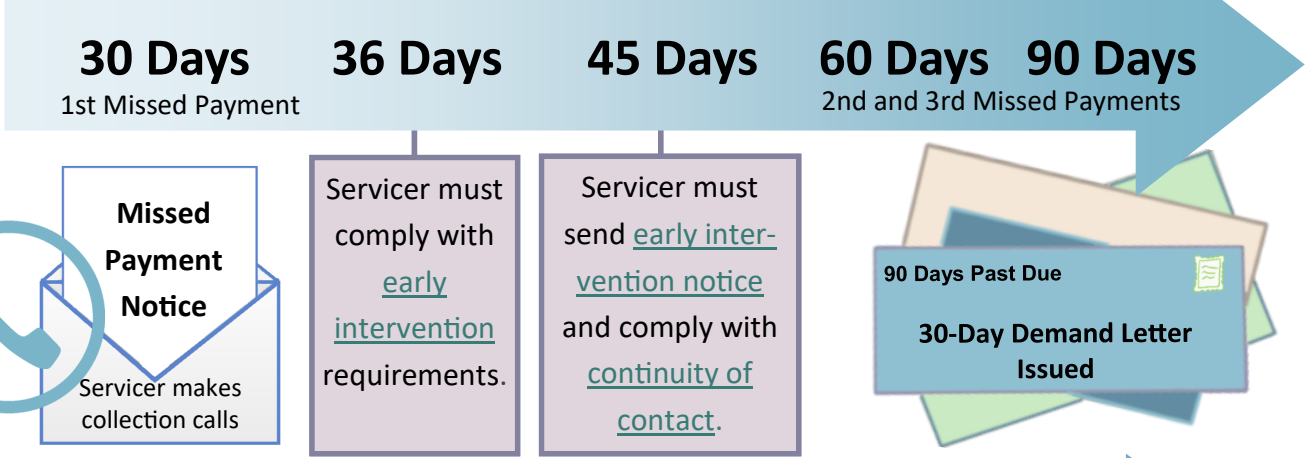


Montana Non-Judicial Foreclosure Timeline

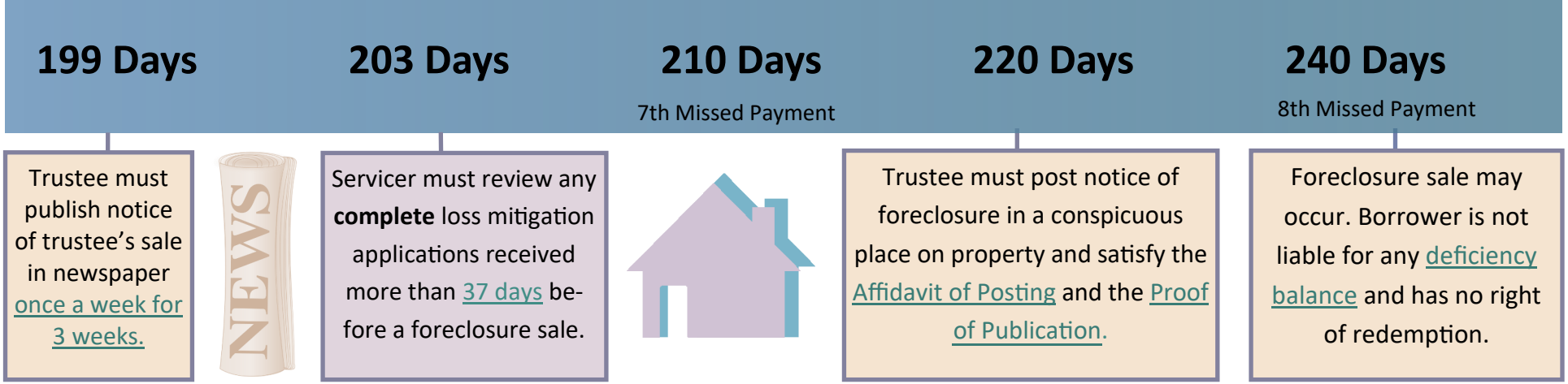
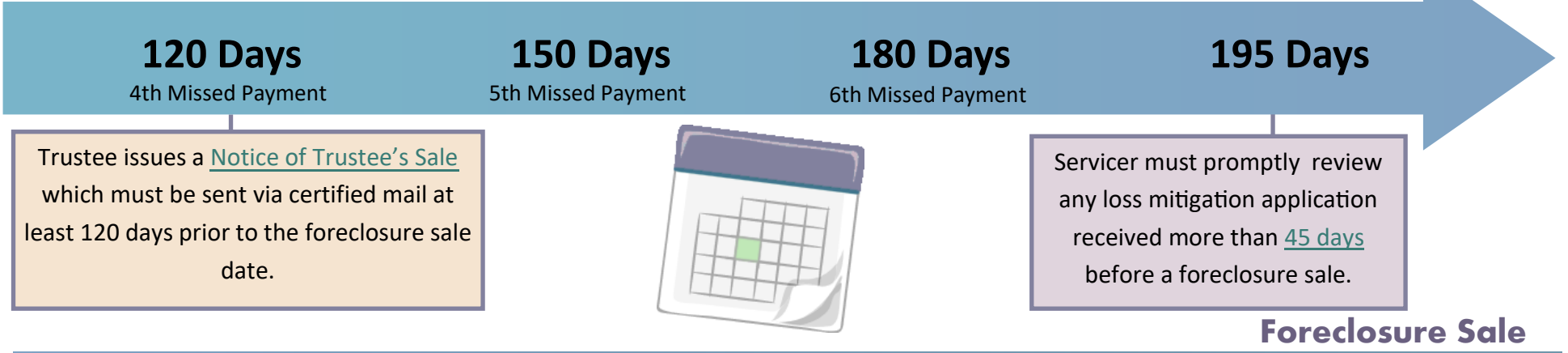
Key
 Federal Law
 State Law

Days in Default



Missed Payment Notice
 Servicer makes collection calls

Foreclosure Process Begins



This process represents the most common foreclosure process in Montana. In most cases, the homeowner has the right to reinstate the loan until the day of the foreclosure sale by paying all back mortgage payments including fees and interest. Servicers have the right to refuse partial payments.