

REVISED JUDICATURE ACT OF 1961 (EXCERPT)
Act 236 of 1961

600.3212 Notice of foreclosure by advertisement; contents.

Sec. 3212.

(1) A notice of foreclosure by advertisement must include all of the following:

(a) The names of the mortgagor, the original mortgagee, and the foreclosing assignee, if any.

(b) The date of the mortgage and the date the mortgage was recorded.

(c) The amount claimed to be due on the mortgage on the date of the notice.

(d) A description of the mortgaged premises that substantially conforms with the description contained in the mortgage.

(e) A description of the property by giving its street address, if any. The validity of the notice and the validity of any eventual sale under this chapter are not affected by the fact that the street address in the notice is erroneous or that the street address is omitted.

(f) For a mortgage executed after December 31, 1964, the length of the redemption period as determined under section 3240.

(g) A statement that if the property is sold at a foreclosure sale under this chapter, under section 3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

(h) The name, address, and telephone number of the attorney for the party foreclosing the mortgage.

(i) For a residential mortgage, a statement in the following form: "Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice."

(j) A statement in the following form: "Notice of foreclosure by advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in _____ County, starting promptly at (time), on (date). The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information."

(2) The party foreclosing the mortgage shall not publish a notice of foreclosure under this chapter in a newspaper in which the party foreclosing, or its agent, has a majority ownership interest.

History: 1961, Act 236, Eff. Jan. 1, 1963 ;-- Am. 1964, Act 102, Eff. Aug. 28, 1964 ;-- Am. 1994, Act 397, Imd. Eff. Dec. 29, 1994 ;-- Am. 2004, Act 186, Imd. Eff. July 1, 2004 ;-- Am. 2011, Act 301, Imd. Eff. Dec. 22, 2011 ;-- Am. 2019, Act 142, Eff. Jan. 11, 2020

Compiler's Notes: Enacting section 1 of Act 301 of 2011 provides: "Enacting section 1. Sections 3204(4), 3205, and 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3204, 600.3205, and 600.3212, as amended by this amendatory act, and section 3278 of the revised judicature act of 1961, 1961 PA 236, as added by this amendatory act, apply to foreclosure proceedings in which the first notice under section 3205a of the revised judicature act of 1961, 1961 PA 236, MCL 600.3205a, is mailed to the mortgagor on or after February 1, 2012."