




## By Defendant's/Current Home Owners:


 Is the sale held at my house?


 No the sale is conducted at the Sheriff's Office.


 Can I request more time to stay in my home?


 Yes, you are entitled to two, four week postponements. These can be used individually or together.


 **This request must be submitted in writing prior to the sale date.** We have a form letter available on our website at: <http://www.CumberlandCountyNj.gov/sheriffsales> . Or you can write your own letter.

 The letter must include: Your name, address, the current sale date, the number of adjournments requested, a brief reason for the request and your signature.


 **You may fax this request to 856-459-0452**, mail it or bring it in person to the Sheriff's Office located at 220 North Laurel Street Bridgeton, NJ 08302.


 Once we receive your request for 1 or 2 postponements we process the request and send a letter to the plaintiff's attorney letting them know you used a postponement and the new sales date.

 A copy is sent to you in the mail for your records.


 What if I need more time?

 The Sheriff is unable to grant anymore time.


 **You may** apply to the court for an emergent stay using form 11277. The court will be able to provide more information on how to proceed with this process.


 A link to form 11277 is provided below for you convenience.


 [https://www.njcourts.gov/sites/default/files/forms/11277\\_fm\\_nom\\_sheriffstay\\_salepacket.pdf](https://www.njcourts.gov/sites/default/files/forms/11277_fm_nom_sheriffstay_salepacket.pdf)


 Completed form 11277 should be taken or mailed to:


Cumberland County Court House, 60 W Broad St, Bridgeton, NJ 08302  
856-451-8000

 What happens if I file bankruptcy?


 Proof of your bankruptcy must be received in our office.

 We inform the plaintiff's attorney of your bankruptcy and wait for further instructions.

 Do I have to be out of my home by the sale date?

 The short answer is no. You do have a 10 day redemption period in which you may be able to save your home.

 What if I don't leave the home after the sale and the new homeowner wants me to leave?

 **You may** be served with a Writ of Possession, this states you have 15 days to vacate the home. After the 15 days the new owner will schedule a lock out date.

 **The Cumberland County Sheriff's Office cannot provide legal advice. Please view our brochure/flyer titled: Foreclosure Help for additional resources.**