



# Thaum Koj Tus Tswv Tsev Poob lub Tsev Txheej: Tsev Poob Rau Tuam Txhab Nyiaj thiab Daim Ntawv Cog Lus Yuav Tsev “Contract for Deed” Raug Tshem Tawm

When Your Landlord Loses the Building: Mortgage Foreclosure and Contract for Deed Cancellation

## Yuav ua li cas yog tias kuv tus tswv tsev poob lub tsev rau tuam txhab nyiaj?

Koj yuav tau ib daim ntawv qhia hais tias koj tus tswv tsev poob tsev rau tuam txhab nyiaj. Nws qhia lub sijhawm thaum tub ceevxwm yuav muab lub tsev muag, thiab lwm cov sijhawm uas tseem ceeb txog qhov kev poob tsev no. Daim ntawv no kuj qhia koj txog cov koomhaum thiab kev pab uas yuav qhia tau ntxiv rau koj, teb koj tej lus nug thiab pab rau lub sijhawm no. Feem ntau, koj yuav tsis tau tsiv tawm txog li 9 lub hlis tom qab tub ceevxwm muag lub tsev lawm. Feem ntau, lub tuam txhab nyiaj uas qiv nyiaj rau lub tsev ntawd yuav tau lub tsev thaum tub ceevxwm muab muag.



## Kuv puas tseem nyob tau ntawd?

Rau ntau qhov tsev poob rau tuam txhab nyiaj mas tus tswv tsev muaj 6 lub hlis tom qab tub ceevxwm muab tsev muag los them kom tas tus nqi tsev. Qhov no hu uas “redemption period” lossis “sijhawm ntxhiv tawm.” Rau lub sijhawm no, koj nyob tau ntawd, thiab tus tswv tsev tseem kev tau nqi tsev. Yog lub tuam txhab nyiaj (lossis lwm tus tswv tshiab) tsis hais kom them nyiaj rau lawv, ces koj kavtsij them mus rau koj tus tswv tsev xwb. Yog koj tsis them, ntiab tau koj tawm tsev.

Tej zaum tus tswv tsev yuav thov kom tub ceevxwm ncuu tsis txhob muag lub tsev li 5 lub hlis. Qhov no hu ua “postponement period” lossis “sijhawm ncuu.” Yog tus tswv tsev them taus cov nqi tsev nws tiv thiab caum them tau tus nqi tsev, yuav tsis muag lub tsev lawm. Thaum lub sijhawm ncuu no, koj tseem nyob tau ntawd, thiab tus tswv tsev tseem kev tau nqi tsev. Yog tias tub ceevxwm muab lub tsev ncuu tsis muag lawm, lawv mam li qhia lub sijhawm tshiab muag tsev rau koj thaum lawv teem tau.

Yog tias tus tswv tsev caum them tsis cuag tus nqi tsev thaum lub sijhawm teem rau tub ceevxwm muag lub tsev, ces muab lub sijhawm ncuu txo mus rau 5 lim tiam.

## **Yuav ua li cas yog tias kuv tus tswv tsev daim ntawv cog lus yuav tsev raug tshem?**

Nyob rau hauv daim ntawv cog lus yuav tsev, koj tus tswv tsev them nqi mus rau tus neeg uas muag lub tsev txheej. Tus neeg ntawd hu ua tus “neeg muag” lossis “tus tswv muag.” Muab daim ntawv cog lus yuav tsev tshem tawm sai **tshaj** li poob mus rau tuam txhab nyiaj. Feem ntau nws siv sijhawm 60 hnuv xwb.

Tsis tas yuav tau tsiv tawm txhua zaus thaum muab daim ntawv cog lus yuav tsev tshem. Tej zaum tus tswv muag tsev yuav muab xauj rau koj. Tiv tauj tus tswv muag tsev sai li sai tau seb puas muaj kev sib cog lus li cas. Muab qhov lus cog tseg sau cia hauv ntawv es koj thiab tus tswv muag tsev neb ob leeg xee neb ob lub npe.

## **Tus tswv tsev puas yuav tsum tau qhia ib tug neeg xauj tsev tshiab txog tsev poob rau tuam txhab lossis daim ntawv cog lus yuav tsev raug tshem?**

Ua ntej tus tswv tsev yuav kom ib tug neeg xauj tsev tshiab xee daim ntawv xauj tsev lossis txais nyiaj xauj tsev lossis nyiaj cas, tus tswv tsev yuav tsum muab **daim ntawv sau qhia** tias:

- **lub tsev poob rau tuam txhab nyiaj** – yog tias twb teem tau lub sijhawm tub ceevxwm yuav muab muag lawm, LOSSIS
- **daim ntawv cog lus yuav tsev raug tshem tawm** – yog tias tus tswv tsev tau txais ib daim ntawv qhia tias daim ntawv cog lus yuav tsev raug tshem lawm.



Yog koj yog ib tug neeg xauj tsev tshiab, tus tswv tsev yuav tsum tau qhia koj, los ntawm daim ntawv sau, tias thaum twg lub sijhawm txhiv tawm lossis sijhawm daim ntawv cog lus yuav tsev xaus. Yog tus tswv tsev tsis muab daim ntawv sau qhia li no rau koj, koj foob nplua nws \$500 tau. Koj tsuas xauj tsev kom mus txog thaum lub sijhawm txhiv tawm lossis sijhawm daim ntawv cog lus yuav tsev xaus xwb.

Tab sis nws muaj ib qhov tshwj xeeb. Tus tswv tsev xauj tau lub tsev mus kom dhau lub sijhawm txhiv tawm lossis sijhawm daim ntawv cog lus yuav tsev xaus yog tias muaj **TAGNRHO** raws li hauv qab no:

- Lub tuam txhab nyiaj lossis tus tswv tshiab, tso cai kam tus tswv tsev xauj tsev tsawg kawg yog ib xyoo. **THIAB**
- Daim ntawv xauj tsev tsis kom koj them ib qho nyiaj nqi tsev ua ntej lub sijhawm txhiv tawm lossis sijhawm daim ntawv cog lus yuav tsev xaus.

Yog koj daim ntawv xauj tsev nyob rau lub sijhawm tshwj xeeb no ces tsis tas koj tus tswv tsev yuav muab daim ntawv sau qhia rau koj li hais saum toj sauv.

## Yuav muab sijhawm ntev npaum li cas rau kuv tsiv tawm yog tias lub tsev poob rau tuam txhaj nyiaj?

### Ntawv Xauj Tsev Muaj Sijhawm Xaus:

Yog koj muaj daim ntawv xauj tsev muaj sijhawm xaus (hu ua “term lease”) thiab nws twb pib ua ntej thaum lub sijhawm txhiv tawm xaus lawm, ces koj daim ntawv xauj tsev mus tauj nrog tus tswv tshiab uas yuav yog koj tus tswv tsev yog hais tias koj yog ib tug neeg xauj tsev “zoo.”

**Yeej muaj tseeb li no txawm yog tias tus tswv tshiab yog ib lub tuam txhab nyiaj es tsis yog ib tug neeg.** Tsuas yog koj ua raws li koj daim ntawv xauj tsev ces koj nyob tau kom txog thaum koj daim ntawv xauj tsev xaus.

Koj yog ib tug neeg xauj tsev “zoo” yog muaj **TAGNRHO** li cov hauv qab no:

- Tus neeg uas poob tsev rau tuam txhab nyiaj tsis yog koj, koj tus menyuam, koj tus txiv/pojniam, lossis koj niam/txiv.
- Koj daim ntawv xauj tsev yog ua los ntawm “ib npab deb”. Qhov no txhais tau tias nyias ua kom zoo rau nyias xwb tsis sib paub/txheeb li.
- Koj tus nqi tsev tsis luv tshaj tshaj tus nqi rau sawvdaws rau lub tsev no (tsuas yog ntse koj tus nqi tsev yog raug pab them los ntawm Section 8 lossis lwm qhov chaw pab them nqi tsev).

TABSIS yog tus tswv tshiab muab lub tsev muag rau ib tug uas yuav lub tsev los ua nws lub tsev nyob (uas yog lawv lub tsev nyob kiag), lawv muab koj daim ntawv xauj tsev xaus tau. Lawv **yuav tsum** qhia koj 90 hnuv ua ntej xaus koj daim ntawv xauj tsev.



### Xauj tsev hli-tauj-hli:

Yog koj xauj tsev hli-tauj-hli, koj daim ntawv xauj tsev mus tauj nrog tus tswv tshiab ua yog tus tswv tsev. Feem ntau, tus tswv tsev tshiab yog lub tuam txhab nyiaj. Tsuav koj ua raws li koj daim ntawv xauj tsev xwb ces koj daim ntawv xauj tsev yuav muaj tauj mus kom txog thaum tus tswv tshiab muab 90 hnuv rau koj ua ntej xaus koj daim ntawv xauj tsev. Txawm yog tias koj tsis muaj daim ntawv xauj tsev sau tseg los koj yeej muaj txoj cai kom lawv qhia koj 90 hnuv ua ntej. Koj kuj xaus tau daim ntawv xauj tsev hli-tauj-hli yog koj sau ntawv qhia rau tus tswv tshiab raws li kevcai.

## Yuav muab sijhawm ntev npaum li cas rau kuv tsiv tawm yog tias daim ntawv cog lus yuav tsev raug tshem tawm?

Koj yog ib tug neeg xauj tsev ces tejzaum koj yuav tsis tau txais daim ntawv qhia txog daim ntawv cog lus yuav tsev raug tshem tawm. Tej zaum koj yuav tsis paub kom txog thaum tus tswv muag tsev sau ib tsab ntawv kom koj tsiv tawm. Tus tswv muag tsev yuav tsum muab tsawg kawg los 2 hlis rau koj tsiv tawm.

## **Yuav ua li cas yog kuv tsis tsiv tawm?**

Lub tuam txhab nyiaj, lossis tus tswv tshiab ua tau ntawv foob ntiab koj tawm.

Saib peb daim ntawv qhia tseeb [Ntiab Tawm Tsev](#).

## **Kuv puas tseem yuav tau them nqi tsev?**

Tau, koj yuav tsum tau them nqi tsev rau koj tus tswv tsev rau lub sijhawm tsev poob rau tuam txhab nyiaj, txawm hais tias tub ceebxwm twb muab muag tag lawm. Tabsis tus tswv tsev kev tsis tau nqi tsev tom qab lub sijhawm txhiv tawm xaus lawm.

Tom qab lub sijhawm txhiv tawm xaus, lub tuam txhab nyiaj, lossis lwm tus tswv tshiab mam li hais kom koj them nqi tsev rau lawv kom tag koj lub sijhawm xauj tsev thiab rau lub sijhawm 90 hnuv qhia ntawm. Yog lawv hais kom koj them, koj yuav tsum them, yog tsis them lawv foob ntiab koj tawm tsev tau. Yog lawv tsis hais kom them nqi tsev, ces koj tsis tas them. Ntau lub tuam txhab nyiaj tsis hais kom them nqi tsev rau lub sijhawm 90 hnuv ntawd.

Tej lub tuam txhab nyiaj hais kom them nqi tsev tabsis lawv yuav tsum tsis txhob hais vim tias lawv tsis muaj cov ntaub ntawv xauj tsev raws li lub zos cov kevcai teem tseg lossis tsis ua raws li lub zos lwm cov kevcai. Yog koj paub tsis tseeb, hu rau koj lub hoobkas legal aid.



Tom qab daim ntawv cog lus yuav tsev raug tshem tawm lawm, tus tswv tsev hais tau kom koj them nqi tsev rau lawv thaum lub sijhawm nyob tsis tau tawm. Yog lawv kom koj them nqi tsev, koj yuav tsum tau them. Yog lawv tsis hais kom koj them, ces koj tsis tas them nqi tsev.

Tej lub zos yuav kom cov tswv tsev yuav tsum muaj ntaub ntawv xauj tsev tso mam li kev tau nqi tsev. Mus saib koj lub zos tseem fwv tsev khiav haujlwm seb koj tus tswv tsev puas yuav tsum tau muaj daim ntawv xauj tsev, thiab seb nws puas muaj ib daim.

## **Yuav ua li cas rau kuv qhov nyiaj cas tsev?**

Koj tus tswv tsev yuav tsum muab koj qhov nyiaj cas tsev rov qab rau koj lossis muab rau tus tswv tshiab ntawm lub tsev. Yuav tsum ua qhov no tsis pub dhau 60 hnuv tom qab nws poob lub tsev lossis 21 hnuv tom qab koj tsiv tawm tsev, seb qhov twg sai dua.

Yog tus tswv tsev tshiab sau ntawv qhia koj tias koj tus tswv tsev qub muab koj qhov nyiaj cas rau nws thiab npaum li cas, es yog koj tsis pom zoo li ntawd, koj muaj 20 hnuv los sau ntawv mus rau tus tswv tswv tshiab qhia hais tias koj tsis pom zoo. Tom qab 20 hnuv lawm, koj poob txoj cai uas tsis pom zoo lawm.

Saib peb daim ntawv qhia tseeb [Nyiaj Cas Tsev](#).

## **Yuav ua cas yog lawv muab fais fab, dej, cua sov/txias kaw lawm?**

Mus saib koj daim ntawv xauj tsev. Yog koj yuav tsum them fais fab, dej, cua sov/txias hauv koj daim ntawv xauj tsev, ces kav tsij them mus. Yog koj muaj lub cav tshuas sib koom, mus saib peb daim ntawv qhia tseeb [Koom Cov Tshuab Ntsuas Fais Fab, Nkev, thiab Dej.](#)

Yog daim ntawv nqi fais fab, dej, cua sov/txias ua koj tus tswv tsev npe, sim tiv tauj tus tswv tsev thiab kom lawv them cov nqi fais fab, dej, cua sov/txias. Yog ua li no mus tsi taus, koj tiv tauj tau lub tuam txhab fais fab, dej, cua sov/txias thiab sib tham kom haum es koj them tus nqi rau lub hli tamsim no xwb. Yog koj ua li no, koj tsis tau them tus tswv tsev cov nuj nqi nws tsis tau them lossis cov nqi them lig.



Yog koj nyob hauv lub tsev txheej muaj 1 mus rau 4 tse neeg, koj muab cov nqi nkev thiab fais fab los tso rau koj npe los tau. TSIS yog koj luag haujlwm los them nyiaj cas lossis them cov nqi lig uas yog tus tswv tsev li. Koj yuav tsum muab daim ntawv qhia tias koj them nyiaj npaum li cas luam xa mus rau tus tswv tsev, ces koj mam li nrho qhov nyiaj ntawd tawm ntawm koj qhov nqi tsev rau lub hli tom ntej.

Lwm qhov kev ces ua ntawv foob koj tus tswv tsev es koj them nqi tsev rau tsev hais plaub lossis tus foob tus tswv them koj cov nqi vim muaj xwm ceev. Nug kom tus txiav txim plaub hais kom tus tswv tsev them qhov nqi lossis xaus koj daim ntawv xauj tsev. Nws qhia ntxiv txog cov kev no ntawm peb daim ntawv qhia tseeb, [Kaw Fais Fab, Dej, Pa Roj ua Noj, thiab Cua Sov Thaum Tus Tswv Tsev Tiv Nqi.](#)

Tej lub sijhawm lub tuam txhab nyiaj kuj xav kom lub tsev tsis txhob puas tsuaj mus thaum sijhawm txhiv tawm, vim lawv yog tus tswv tshiab. Tej zaum koj yuav hais tau kom lub tuam txhab nyiaj them cov nqi, yog lub tsev tsis muaj cua sov, dej, fais fab, lossis lwm yam kev siv tseem ceeb.

Sim tiv tauj tus kws lij choj lub npe sau nyob ntawm daim ntawv qhia txog lub tsev poob rau tuam txhab nyiaj thiab qhia lawv txog qhov teebmeem no. Yog koj them kom rov qab tso fais fab, dej, cua sov/txias lossis kom tsis txhob muab kaw, koj yuav tsum luam daim ntawm them nqi xa mus. Koj nrho tus nqi tawm ntawm koj qhov nqi tsev tau.

Thaum lub sijhawm txhiv tawm dhau lawm, koj kuj ua ntawv foob tau lub tuam txhab nyiaj hu uas Emergency Tenant Remedy Action (Neeg Xauj Tsev Toobkas Kev Kho/Pab Xwm Ceev). Mus saib peb daim ntawv qhia tseeb, [Kaw Fais Fab, Dej, Pa Roj ua Noj, thiab Cua Sov Thaum Tus Tswv Tsev Tiv Nqi.](#)

## **Yog kuv nyob lub khooskas Section 8 ne?**

Tej zaum cov Khooskas Section 8 muaj cov kevcai uas hais txog koj kev xauj tsev thaum tus tswv tsev poob tsev rau tuam txhab nyiaj. Tiv tauj koj lub hoobkas Section 8 thaum lawv qhia koj tias tsev poob rau tuam txhab nyiaj thiab nug seb yuav ua li cas.

Tsis txhob tsiv tawm tsev ua ntej koj daim ntawv xauj tsev xaus yog koj lub hoobkas Section 8 tsis tau sau ntawv tso cai. Tej zaum koj yuav poob koj qhov Section 8 yog tias koj tsiv tawm ntxov lossis tsis qhia lawv.

Yog koj muaj ntawv xauj tsev Section 8, ces nws zoo ib yam li xauj tsev hli-tauj-hli uas twb piav tas saum toj sau lawm. Tus tswv tsev tshiab yuav tsum tau txais koj daim ntawv xauj tsev uas twb muaj lawm. Tom qab muag tsev poob tag lawm, daim ntawv pab them nqi tsev (HAP) yuav tauj mus, thiab tus tswv tshiab yuav tsum ua raws li HAP cov daim ntawv xauj tsev. Tus tswv tshiab xaus tsis tau koj daim ntawv xauj tsev Section 8 vim tej zaum yuav pab lawv muag tau lub tsev. Tus tswv tshiab muab 90 hnuv kom koj tsiv tawm tau TABSIS tsuas yog lawv npaj los nyob hauv lub tsev ntawd xwb.

Tej zaum koj lub npe tos Section 8 yuav raug muab tso rau theem tshwj xeeb yog tias koj tawm koj lub tsev vim tsev poob rau tuam txhab nyiaj. Sau ntawv mus qhia rau Section 8 lossis lub khooskas tsev luam txog qhov tsev poob rau tuam txhab nyiaj yog tias koj lub npe tseem nyob ntawm daim ntawv tos.

### **Yog kuv tshawb tau tias kuv keebkwm muaj raug ntiab tawm tsev ne?**

Yog koj tshawb tau tias koj muaj keebkwm raug ntiab tawm tsev thaum lub sijhawm koj nyob hauv lub tsev uas raug poob rau tuam txhab nyiaj lossis ntawv cog lus yuav tsev raug tshem tawm, tej zaum koj yuav ua ntawv tshem tau. Qhov txhais tau tias muab nws lwm tawm ntawm koj qhov keebkwm.

Kev tsem tawm yeej nyuaj, tabsis yog koj tsiv tawm ua ntej lawv xa cov ntawv ntiab tawm tsev lossis tsis tau txais daim ntawv kom tawm tsev hu uas Notice to Vacate, tej zaum koj muaj cai muab tshem tawm. Mus saib peb daim ntawv qhia tseeb, [Tshem Tawm Rooj Plaub Rauq Ntiab Tawm Tsev](#). Yog koj toobkas kev pab tiv tauj koj lub hoobkas legal aid.

### **Kuv mus muab cov ntaub ntawv qhia ntxiv qhov twg?**

Nroog Hennepin: Mid-Minnesota Legal Aid – Minneapolis Hoobkas: 612-334-5970

Cov nroog Ramsey, Washington, Dakota, Carver thiab Scott:

Southern Minnesota Regional Legal Services: 651-222-4731

Nroog Anoka: Judicare of Anoka County: 763-783-4970

Southern rural counties (Cov nroog teb nyob nram qab teb): 1-888-575-2954

Lwm qhov chaw hauv Minnesota, hu rau HOME Line: 612-728-5767 lossis 1-866-866-3546



*Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoo lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.*

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