§ 1124. Public notice of foreclosure. 1. Upon the filing of a petition of foreclosure in the office of the county clerk, the enforcing officer forthwith shall cause a notice of foreclosure to be published in each of three non-consecutive weeks in a two month period in at least two newspapers designated by him or her.

2. (a) Each newspaper designated for this purpose shall have general circulation in the tax district. An official newspaper of the tax district shall be deemed to satisfy the requirements of this provision.

(b) In New York and Bronx counties the newspapers to be designated for the publication of such notice or any other public notice required pursuant to this article shall be the daily law journal designated by the justices of the appellate division of the first judicial department and another newspaper designated by such justices pursuant to the provisions of subdivisions one and two of section ninety-one of the judiciary law.

3. Such notice shall be in substantially the following form:

..... Court,..... County.

IN THE MATTER OF THE FORE-

CLOSURE OF TAX LIENS BY

PROCEEDING IN REM PURSUANT

TO ARTICLE ELEVEN OF THE

REAL PROPERTY TAX LAW

BY..... (insert name

of tax district).

NOTICE OF FORECLOSURE

PLEASE TAKE NOTICE that on the..... day of....., the..... (insert title of enforcing officer), hereinafter, the "Enforcing Officer", of..... (insert name of tax

district), hereinafter, the "Tax District", pursuant to law filed with the clerk of..... county, a petition of foreclosure against various parcels of real property for unpaid taxes. Such petition pertains to the following parcels: (insert the description and the name of the owner or owners of record of each parcel as of the date of the filing of the list of delinquent taxes).

Effect of filing: All persons having or claiming to have an interest in the real property described in such petition are hereby notified that the filing of such petition constitutes the commencement by the Tax District of a proceeding in the court specified in the caption above to foreclose each of the tax liens therein described by a foreclosure proceeding in rem.

Nature of proceeding: Such proceeding is brought against the real property only and is to foreclose the tax liens described in such petition. No personal judgment will be entered herein for such taxes or other legal charges or any part thereof.

Persons affected: This notice is directed to all persons owning or having or claiming to have an interest in the real property described in such petition. Such persons are hereby notified further that a duplicate of such petition has been filed in the office of the Enforcing Officer of the Tax District and will remain open for public inspection up to and including the date specified below as the last day for redemption.

Right of redemption: Any person having or claiming to have an interest in any such real property and the legal right thereto may on or before said date redeem the same by paying the amount of all such unpaid tax liens thereon, including all interest and penalties and other legal charges which are included in the lien against such real property, computed to and including the date of redemption. Such payments shall be made to ..... (here insert the name, title and address of the official to whom such payments are to be made). In the event that such taxes are paid by a person other than the record owner of such real property, the person so paying shall be entitled to have the tax liens affected thereby satisfied of record.

Last day for redemption: The last day for redemption is hereby fixed as the ..... day of ..... (here insert a date at least six months after the date of the first publication of this notice).

Service of answer: Every person having any right, title or interest in or lien upon any parcel of real property described in such petition may serve a duly verified answer upon the attorney for the Tax District setting forth in detail the nature and amount of his or her interest and any defense or objection to the foreclosure. Such answer must be filed in the office of the county clerk and served upon the attorney for the Tax District on or before the date above mentioned as the last day for redemption.

Failure to redeem or answer: In the event of failure to redeem or answer by any person having the right to redeem or answer, such person shall be forever barred and foreclosed of all his or her right, title and interest and equity of redemption in and to the parcel described in such petition and a judgment in foreclosure may be taken by default.

Enforcing Officer:
.....
.....
(Name and title of
enforcing officer)

Attorney for Tax District:
.....
.....
.....
.....
(Name, title and address of attorney for tax district, if the same is not the enforcing officer)

4. The enforcing officer shall on or before the date of the first publication of the notice above set forth cause a copy of such notice to be posted once in his or her office and shall cause a copy of such notice to be posted in the county court house in the place provided for the posting of public notices.

5. Nothing contained herein shall be construed to preclude the enforcing officer from providing for additional public notice of foreclosure by other means, including broadcast on the local access channel of a cable television company having a franchise within the tax district.

6. If the substance of such notice has been incorporated into the petition of foreclosure, the requirements of this section shall be satisfied if the petition of foreclosure is published and posted in the manner prescribed by this section.