

**655A.8 Effect of foreclosure — reopening.**

Upon completion of the filings required under [section 655A.7](#) and if no rejection of notice has been filed pursuant to [section 655A.6](#), then without further act or deed:

1. The mortgagee acquires and succeeds to all interest of the mortgagor in the real estate.
2. All liens which are inferior to the lien of the foreclosed mortgage are extinguished.
3. The indebtedness secured by the foreclosed mortgage is extinguished.

4. If, after completion of the filings required under [section 655A.7](#), it appears that a junior lienholder was not properly served with a notice pursuant to [section 655A.3](#), the mortgagee may serve the lienholder with an amended notice specifying the provisions of the mortgage currently in default. Unless, within thirty days, the junior lienholder performs pursuant to [section 655A.5](#), the mortgagee may file a supplemental affidavit indicating service and nonperformance to extinguish the lien.

5. A foreclosure under [this chapter](#) shall not bar a mortgagee or its successor in interest from action under [chapter 654](#) to resolve matters which have not been resolved under [this chapter](#).

[87 Acts, ch 142, §24; 2009 Acts, ch 51, §14, 17](#)