

Foreclosure Timelines Per State

<i>State</i>	Judicial	Non-Judicial	Comments	Process Period (Days)	Sale Publication (Days)	Redemption Period (Days)	Sale/NTS
<i>Alabama</i>	•	•	🔵	49-74	21	365	Trustee
<i>Alaska</i>	•	•	🔵	105	65	365*	Trustee
<i>Arizona</i>	•	•	🔵	90+	41	30-180*	Trustee
<i>Arkansas</i>	•	•	🔵	70	30	365*	Trustee
<i>California</i>	•	•	🔵	117	21	365*	Trustee
<i>Colorado</i>	•	•	🔵	145	60	None	Trustee
<i>Connecticut</i>	•	•	🔵	62	NA	Court Decides	Court
<i>Delaware</i>	•	•	🔵	170-210	60-90	None	Sheriff
<i>District of Columbia</i>	•	•	🔵	47	18	None	Trustee
<i>Florida</i>	•	•	🔵	135	NA	None	Court
<i>Georgia</i>	•	•	🔵	37	32	None	Trustee
<i>Hawaii</i>	•	•	🔵	220	60	None	Trustee
<i>Idaho</i>	•	•	🔵	150	45	365	Trustee
<i>Illinois</i>	•	•	🔵	300	NA	90	Court
<i>Indiana</i>	•	•	🔵	261	120	None	Sheriff
<i>Iowa</i>	•	•	🔵	160	30	20	Sheriff
<i>Kansas</i>	•	•	🔵	130	21	365	Sheriff
<i>Kentucky</i>	•	•	🔵	147	NA	365	Court
<i>Louisiana</i>	•	•	🔵	180	NA	None	Sheriff
<i>Maine</i>	•	•	🔵	240	30	90	Court
<i>Maryland</i>	•	•	🔵	46	30	Court Decides	Court
<i>Massachusetts</i>	•	•	🔵	75	41	None	Court
<i>Michigan</i>	•	•	🔵	60	30	30-365	Sheriff
<i>Minnesota</i>	•	•	🔵	90-100	7	1825	Sheriff
<i>Mississippi</i>	•	•	🔵	90	30	None	Trustee
<i>Missouri</i>	•	•	🔵	60	10	365	Trustee
<i>Montana</i>	•	•	🔵	150	50	None	Trustee
<i>Nebraska</i>	•	•	🔵	142	NA	None	Sheriff
<i>Nevada</i>	•	•	🔵	116	80	None	Trustee
<i>New Hampshire</i>	•	•	🔵	59	24	None	Trustee
<i>New Jersey</i>	•	•	🔵	270	NA	10	Sheriff
<i>New Mexico</i>	•	•	🔵	180	NA	30-270	Court
<i>New York</i>	•	•	🔵	445	NA	None	Court
<i>North Carolina</i>	•	•	🔵	110	25	None	Sheriff
<i>North Dakota</i>	•	•	🔵	150	NA	180-365	Sheriff
<i>Ohio</i>	•	•	🔵	217	NA	None	Sheriff
<i>Oklahoma</i>	•	•	🔵	186	NA	None	Sheriff
<i>Oregon</i>	•	•	🔵	150	30	180	Trustee
<i>Pennsylvania</i>	•	•	🔵	270	NA	None	Sheriff
<i>Rhode Island</i>	•	•	🔵	62	21	None	Trustee
<i>South Carolina</i>	•	•	🔵	150	NA	None	Court
<i>South Dakota</i>	•	•	🔵	150	23	30-365	Sheriff
<i>Tennessee</i>	•	•	🔵	40-45	20-25	730	Trustee
<i>Texas</i>	•	•	🔵	27	NA	None	Trustee
<i>Utah</i>	•	•	🔵	142	NA	Court Decides	Trustee
<i>Vermont</i>	•	•	🔵	95	NA	180-365	Court
<i>Virginia</i>	•	•	🔵	45	14-28	None	Trustee
<i>Washington</i>	•	•	🔵	135	90	None	Trustee
<i>West Virginia</i>	•	•	🔵	60-90	30-60	None	Trustee
<i>Wisconsin</i>	•	•	🔵	290	NA	365	Sheriff
<i>Wyoming</i>	•	•	🔵	60	25	90-365	Sheriff

* Judicial Only Mouseover the 🔵 symbol to view state-specific comments

Foreclosure Timelines Per State

The foreclosure process varies somewhat from state to state, and depends primarily on whether the state uses mortgages or deeds of trust for the purchase of real property. Generally, states that use mortgages conduct judicial foreclosures; states that use deeds of trust conduct non-judicial foreclosures. The principal difference between the two is that the judicial procedure requires court action on a foreclosed home.

To foreclose in accordance with the judicial procedure, a lender must prove that the mortgagor (borrower/homeowner) is in default. Once the lender has exhausted its attempts to resolve the default with the homeowner, the next step is to contact an attorney to pursue court action. The attorney contacts the mortgagor to try to resolve the default. If the mortgagor is unable to pay off the default, the attorney files a lis pendens (lawsuit pending) with the court. The lis pendens gives notice to the public that a pending action has been filed against the mortgagor. The purpose of the action is to provide evidence of a default and get the court's approval to initiate foreclosure.

Non-judicial foreclosures are based on deeds of trust that contain the power of sale clause. The clause enables the trustee to initiate a mortgage foreclosure sale without having to go to court. The trustee is typically required to issue a notice of default and notify the trustor (borrower/homeowner) accordingly about the default status. If the trustor does not respond, the trustee then initiates the steps for conducting the mortgage foreclosure sale of the home.

The above table represents our current knowledge of which states use mortgages (judicial) or deeds of trust (non-judicial) or both. The table also includes estimated foreclosure timelines for each state. Please check with your local county government to verify this information.