

# Foreclosure Procedure by State

State	Foreclosure Type	Months to Foreclose Minimum / Expected	Deficiency Judgment	Redemption Period
Alabama	Non - Judicial	1 / 3	Possible and Practical	12 Months
Alaska	Both	3 / 4	Not Practical	None
Arizona	Both	3 / 4	Not Practical	None
Arkansas	Both	4 / 5	Practical	None
California	Primarily Non - Judicial	4 / 4	Not Practical	None
Colorado	Both	2 / 5	Possible and Practical	75 Days
Connecticut	Judicial / Strict	5 / 6	Possible and Practical	None
Delaware	Judicial	3 / 7	Possible and Practical	None
District of Columbia	Non - Judicial	2 / 4	Possible and Practical	None
Florida	Judicial	5 / 5	Possible and Practical	None
Georgia	Primarily Non - Judicial	2 / 2	Possible and Practical	None
Hawaii	Primarily Non - Judicial	3 / 4	Not Practical	None
Idaho	Non - Judicial	5 / 6	Possible and Practical	None
Illinois	Judicial	7 / 10	Possible and Practical	None
Indiana	Judicial	5 / 7	Possible and Practical	3 Months
Iowa	Both	5 / 6	Not Practical	6 Months if Judicial
Kansas	Judicial	4 / 4	Possible and Practical	6 to 12 Months
Kentucky	Judicial	6 / 5	Possible and Practical	None
Louisiana	Judicial	2 / 6	Possible and Practical	None
Maine	Primarily Judicial	6 / 10	Possible and Practical	None
Maryland	Judicial	2 / 2	Possible and Practical	None
Massachusetts	Non - Judicial	3 / 4	Possible and Practical	None
Michigan	Both	2 / 2	Possible and Practical	6 Months
Minnesota	Both	2 / 3	Not Practical	6 Months
Mississippi	Primarily Non - Judicial	2 / 3	Possible and Practical	None
Missouri	Primarily Non - Judicial	2 / 2	Possible and Practical	None
Montana	Primarily Non - Judicial	5 / 5	Not Practical	None
Nebraska	Judicial	5 / 6	Possible and Practical	None
Nevada	Primarily Non - Judicial	4 / 4	Possible and Practical	None
New Hampshire	Primarily Non - Judicial	2 / 3	Possible and Practical	None
New Jersey	Judicial	3 / 10	Possible and Practical	10 Days
New Mexico	Judicial	4 / 6	Practical	None
New York	Judicial	4 / 8	Possible and Practical	None
North Carolina	Non - Judicial	2 / 4	Possible and Practical	None
North Dakota	Judicial	3 / 5	Not Possible	60 Days
Ohio	Judicial	5 / 7	Possible and Practical	None
Oklahoma	Primarily Judicial	4 / 7	Possible and Practical	None
Oregon	Non - Judicial	5 / 5	Not Practical	None
Pennsylvania	Judicial	3 / 9	Not Practical	None
Rhode Island	Both	2 / 3	Practical	None
South Carolina	Judicial	6 / 6	Not Practical	None
South Dakota	Both	3 / 5	Possible and Practical	60 to 180 Days
Tennessee	Non - Judicial	2 / 2	Practical	None
Texas	Non - Judicial	2 / 2	Possible and Practical	None
Utah	Both	4 / 5	Possible and Practical	None
Vermont	Both	7 / 10	Possible and Practical	None
Virginia	Non - Judicial	2 / 2	Possible and Practical	None
Washington	Non - Judicial	4 / 5	Not Practical	None
West Virginia	Non - Judicial	2 / 2	Possible and Practical	None
Wisconsin	Judicial	varies / 10	Not Practical	None
Wyoming	Non - Judicial	2 / 3	Possible and Practical	3 Months

This is a general guide only, laws change and you need to check your state statutes for accurate, up to date procedures. Foreclosure type will most often be either judicial or non-judicial

Months to foreclose include the legal minimum required and the probable time length once foreclosure has begun.

Deficiency judgments are available in some states if the lender loses money through the foreclosure process, if it is not practical for the lender to enforce a judgment, it will be listed

Homeowner redemption after foreclosure is possible in some states, the time periods are listed where available.