

# Foreclosure Timelines - All 50 States

STATE	TYPE OF FORECLOSURE	MONTHS TO FORECLOSURE MINIMUM/EXPECTED	DEFICIENCY JUDGEMENT	REDEMPTION PERIOD
Alabama	Primarily 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	Possible and 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	6-12 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

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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	Possible and 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	
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	Possible and Practical	None
South Carolina	Judicial	6/6	Not Practical	None
South Dakota	Primarily Judicial	1/6	Practical	None
Tennessee	Non-Judicial	2/2	Possible and Practical	None
Texas	Non-Judicial	2/2	Possible and Practical	None

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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