

STATE BY STATE FORECLOSURE LAWS

State	Process Begins (Months)	Redemption Period (Days)	Security Instrument	Foreclosure Action
Alabama	2-3	365	Mortgage	Non-Judicial
http://www.foreclosure.com/statelaw_AL.html?rsp=22342				
Alaska	3-4	365	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_AK.html?rsp=22342				
Arizona	3	30-180	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_AZ.html?rsp=22342				
Arkansas	3	365	Mortgage	Judicial/ Non-Judicial
http://www.foreclosure.com/statelaw_AR.html?rsp=22342				
California	4	365	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_CA.html?rsp=22342				
Colorado	6	75	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_CO.html?rsp=22342				
Connecticut	2-5	Court Decides	Mortgage	Strict Foreclosure
http://www.foreclosure.com/statelaw_CT.html?rsp=22342				
Delaware	7-10	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_DE.html?rsp=22342				
District of Columbia	2	None	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_DC.html?rsp=22342				
Florida	5	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_FL.html?rsp=22342				
Georgia	2	None	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_GA.html?rsp=22342				
Hawaii	11	None	Mortgage	Judicial/ Non-Judicial
http://www.foreclosure.com/statelaw_HI.html?rsp=22342				
Idaho	5	365	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_ID.html?rsp=22342				
Illinois	12	365	Mortgage/Deed of Trust	Judicial
http://www.foreclosure.com/statelaw_IL.html?rsp=22342				
Indiana	9	None	Mortgage	Judicial

http://www.foreclosure.com/statelaw_IN.html?rsp=22342				
Iowa	4-6	20	Mortgage/Deed of Trust	Non-Judicial
http://www.foreclosure.com/statelaw_IA.html?rsp=22342				
Kansas	7-8	365	Mortgage	Judicial
http://www.foreclosure.com/statelaw_KS.html?rsp=22342				
Kentucky	6	365	Mortgage/Deed of Trust	Judicial
http://www.foreclosure.com/statelaw_KY.html?rsp=22342				
Louisiana	6-9	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_LA.html?rsp=22342				
Maine	9	90	Mortgage	Judicial
http://www.foreclosure.com/statelaw_ME.html?rsp=22342				
Maryland	2	Court Decides	Mortgage/Deed of Trust	Judicial
http://www.foreclosure.com/statelaw_MD.html?rsp=22342				
Massachusetts	3	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_MA.html?rsp=22342				
Michigan	8	30-365	Mortgage	Non-judicial
http://www.foreclosure.com/statelaw_MI.html?rsp=22342				
Minnesota	4	1825	Mortgage	Non-judicial
http://www.foreclosure.com/statelaw_MN.html?rsp=22342				
Mississippi	3-4	None	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_MS.html?rsp=22342				
Missouri	2	365	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_MO.html?rsp=22342				
Montana	5-6	None	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_MT.html?rsp=22342				
Nebraska	4-6	None	Mortgage/Deed of Trust	Judicial
http://www.foreclosure.com/statelaw_NE.html?rsp=22342				
Nevada	4	None	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_NV.html?rsp=22342				
New Hampshire	3	None	Mortgage	Non-judicial
http://www.foreclosure.com/statelaw_NH.html?rsp=22342				
New Jersey	9	10	Mortgage	Judicial
http://www.foreclosure.com/statelaw_NJ.html?rsp=22342				
New Mexico	6	30-270	Mortgage	Judicial
http://www.foreclosure.com/statelaw_NM.html?rsp=22342				

New York	15	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_NY.html?rsp=22342				
North Carolina	3-4	None	Deed of Trust	Non-Judicial
http://www.foreclosure.com/statelaw_NC.html?rsp=22342				
North Dakota	5	180-365	Mortgage	Judicial
http://www.foreclosure.com/statelaw_ND.html?rsp=22342				
Ohio	7	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_OH.html?rsp=22342				
Oklahoma	6-71	None	Mortgage/Deed of Trust	Judicial
http://www.foreclosure.com/statelaw_OK.html?rsp=22342				
Oregon	5	180	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_OR.html?rsp=22342				
Pennsylvania	10	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_PA.html?rsp=22342				
Puerto Rico	2-3	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_PR.html?rsp=22342				
Rhode Island	2	None	Mortgage	Non-judicial
http://www.foreclosure.com/statelaw_RI.html?rsp=22342				
South Carolina	6	None	Mortgage	Judicial
http://www.foreclosure.com/statelaw_SC.html?rsp=22342				
South Dakota	5	30-265	Judicial	Judicial
http://www.foreclosure.com/statelaw_SD.html?rsp=22342				
Tennessee	2	730	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_TN.html?rsp=22342				
Texas	3	None	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_TX.html?rsp=22342				
Utah	5	Court Decides	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_UT.html?rsp=22342				
Vermont	9	180-365	Mortgage	Judicial
http://www.foreclosure.com/statelaw_VT.html?rsp=22342				
Virginia	2	None	Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_VA.html?rsp=22342				
Washington	5	None	Mortgage/Deed of Trust	Non-judicial
http://www.foreclosure.com/statelaw_WA.html?rsp=22342				
West Virginia	4	None	Mortgage/Dee	Non-judicial

			d of Trust	
http://www.foreclosure.com/statelaw WV.html?rsp=22342				
Wisconsin	9	365	Mortgage	Judicial
http://www.foreclosure.com/statelaw WI.html?rsp=22342				
Wyoming	2	90-365	Mortgage/Deed of Trust	Non-Judicial
http://www.foreclosure.com/statelaw WY.html?rsp=22342				

State by State Judicial or Non-Judicial

Alabama	Non-Judicial
Alaska	Non-judicial
Arizona	Non-judicial
Arkansas	Judicial & Non
California	Non-judicial
Colorado	Non-judicial
Connecticut	Strict Foreclosure
Delaware	Judicial
Florida	Judicial
Georgia	Non-judicial
Hawaii	Judicial & Non
Idaho	Non-judicial
Illinois	Judicial
Indiana	Judicial
Iowa	Non-Judicial
Kansas	Judicial
Kentucky	Judicial
Louisiana	Judicial
Maine	Judicial
Maryland	Judicial
Massachusetts	Judicial
Michigan	Non-judicial
Minnesota	Non-judicial
Mississippi	Non-judicial
Missouri	Non-judicial
Montana	Non-judicial
Nebraska	Judicial
Nevada	Non-judicial
New Hampshire	Non-judicial
New Jersey	Judicial
New Mexico	Judicial
New York	Judicial
North Carolina	Non-Judicial
North Dakota	Judicial
Ohio	Judicial
Oklahoma	Judicial
Oregon	Non-judicial
Pennsylvania	Judicial
Puerto Rico	Judicial
Rhode Island	Non-judicial
South Carolina	Judicial
South Dakota	Judicial
Tennessee	Non-judicial
Texas	Non-judicial
Utah	Non-judicial
Vermont	Judicial
Virginia	Non-judicial
Wash. D.C.	Non-judicial
Washington	Non-judicial
West Virginia	Non-judicial
Wisconsin	Judicial
Wyoming	Non-Judicial