

APPENDIX 7: FORECLOSURE TIME FRAMES

FORECLOSURE TIME FRAMES

Mortgagees are expected to complete foreclosure within the following time frames. Documented delays which are found to be beyond the control of the mortgagee shall be taken into consideration before any determination is made that reasonable diligence was not followed. These requirements shall apply to all foreclosure actions commenced on or after March 1, 1990.

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STATE	MONTHS	STATE	MONTHS	STATE	MONTHS
Alabama	4	Kentucky	7	North Dakota	10
Alaska	7	Louisiana	6	Ohio	12
Arkansas	5	Maine	22	Oklahoma	7
Arizona	4	Maryland	6	Oregon	7
California	7	Massachusetts	8	Pennsylvania	10
Colorado	7	Michigan	9*	Puerto Rico	14
Connecticut	9	Minnesota	12	Rhode Island	3
Delaware	8	Mississippi	4	South Carolina	7
District of Columbia	7	Missouri	3	South Dakota	10
Florida	9	Montana	9	Tennessee	4
Georgia	4	Nebraska	6	Texas	3
Hawaii	9	Nevada	7	Utah	5
Idaho	9	New Hampshire	4	Vermont	17
Illinois	13	New Jersey	14	Virginia	5
Indiana	12	New Mexico	7	Washington	6
Iowa	17	New York	13	West Virginia	5
Kansas	12	North Carolina	5	Wisconsin	12
				Wyoming	6

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The time frames are measured from the initiation to the completion of foreclosure. Initiation of foreclosure is the first public action required by law, such as filing a compliant or petition, recording a notice of default, or publication of a notice of sale. Completion of foreclosure shall be considered to be the data on which the Sheriff's, Trustee's, etc. deed is recorded. The deed is generally executed after the expiration of the redemption period and before eviction of the occupant. However, if a redemption period runs after the foreclosure deed is recorded (e.g., in Michigan), the foreclosure is considered completed only after the redemption period has expired. If the property will be directly conveyed to the Secretary, these time frames are extended an additional thirty days.

\*This includes the most common redemption period, which can run after the foreclosure deed is recorded.