

State Comparison Table

Information obtained from www.realtytrac.com

State	Process Sale Period (Days)	Publication (Days)	Redemption Period (Days)	Sale/NTS	Comments
Alabama	49-74	21	365	Trustee	Judicial not common
Alaska	105	65	365*	Trustee	Judicial as last alternative
Arizona	102	41	None	Trustee	Judicial not common
Arkansas	70	30	365*	Trustee	Both are used equally
California	117	21	365*	Trustee	Judicial not common
Colorado	91	14	75	Trustee	Judicial not common
Connecticut	62	NA	Court Decides	Court	Judicial only
Delaware	170-210	60-90	None	Sheriff	Judicial only
Dist of Columbia	47	18	None	Trustee	Trustee Sale only
Florida	135	NA	None	Court	Judicial only
Georgia	37	32	None	Trustee	Judicial not common
Hawaii	220	60	None	Trustee	Both used equally
Idaho	150	45	365	Trustee	Trustee Sale more common
Illinois	300	NA	90	Court	Judicial only
Indiana	261	120	None	Sheriff	Judicial only
Iowa	160	30	20	Sheriff	Trustee Sale Voluntary
Kansas	130	21	365	Sheriff	Judicial only
Kentucky	147	NA	365	Court	Judicial only
Louisiana	180	NA	None	Sheriff	Judicial only

Handling Issues Surrounding Short Sale and Foreclosure Transactions

State	Process Period (Days)	Sale Publication (Days)	Redemption Period (Days)	Sale/NTS	Comments
Maine	240	30	90	Court	Judicial only
Maryland	46	30	Court Decides	Court	Judicial only
Massachusetts	75	41	None	Court	Judicial only
Michigan	60	30	30-365	Sheriff	Non-Judicial only
Minnesota	90-100	7	1825	Sheriff	Non-Judicial more common
Mississippi	90	30	None	Trustee	Non-Judicial more common
Missouri	60	10	365	Trustee	Non-Judicial more common
Montana	150	50	None	Trustee	Trustee Sale more common
Nebraska	142	NA	None	Sheriff	Judicial only
Nevada	116	80	None	Trustee	Trustee Sale more common
New Hampshire	59	24	None	Trustee	Non-Judicial only
New Jersey	270	NA	10	Sheriff	Judicial only
New Mexico	180	NA	30-270	Court	Judicial only
New York	445	NA	None	Court	Judicial only
North Carolina	110	25	None	Sheriff	Non-Judicial more common
North Dakota	150	NA	180-365	Sheriff	Judicial only
Ohio	217	NA	None	Sheriff	Judicial only
Oklahoma	186	NA	None	Sheriff	Judicial more common

State	Process Period (Days)	Sale Publication (Days)	Redemption Period (Days)	Sale/NTS	Comments
Oregon	150	30	180	Trustee	Trustee Sale more common
Penn.	270	NA	None	Sheriff	Judicial only
Rhode Island	62	21	None	Trustee	Non-Judicial more common
South Carolina	150	NA	None	Court	Judicial only
South Dakota	150	23	30-365	Sheriff	Judicial more common
Tennessee	40-45	20-25	730	Trustee	Non-Judicial only
Texas	27	NA	None	Trustee	Non-Judicial more common
Utah	142	NA	Court Decides	Trustee	Non-Judicial only
Vermont	95	NA	180-365	Court	Judicial only
Virginia	45	14-28	None	Trustee	Trustee Sale more common
Washington	135	90	None	Trustee	Trustee Sale more common
West Virginia	60-90	30-60	None	Trustee	Trustee Sale only
Wisconsin	290	NA	365	Sheriff	Judicial more common
Wyoming	60	25	90-365	Sheriff	Non-Judicial more common