APPENDIX G. STATE FORECLOSURE PROCESS AND STATUTORY BID INFORMATION

1. STATE FORECLOSURE PROCESS

| **State** | **Procedure (Type of Foreclosure Proceeding)** | **Final Event (Loan Termination Event)** | **Confirmation or Ratification of Sale State?** | **Significant Event Update that Defines Loan Termination** | **Data Element that Provides Loan Termination Date** | **Max. Allowable Foreclosure Timeframe excluding 210 effective to 1/3/16** | **Max. Allowable Foreclosure Timeframe including 210 effective 1/4/16\*\*** | **After Sale Redemption State?** | **Maximum Redemption Period (Calendar)** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Alabama | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | 360 | Yes | 365 |
| Alabama | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | 360 | Yes | 365 |
| Alaska | Judicial | Confirmation/Ratification | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 120 | 450 | Yes | 365 |
| Alaska | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 120 | 450 | No | Not Applicable |
| Arizona | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 120 | 330 | No | Not Applicable |
| Arizona | Judicial | Sale | No | Results of Sale | Date of Sale | 120 | 330 | No | Not Applicable |
| Arkansas | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | 450 | No | Not Applicable |
| Arkansas | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 450 | No | Not Applicable |
| California | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 510 | No | Not Applicable |
| California | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 510 | No | Not Applicable |
| Colorado | Judicial | Confirmation/Ratification | Yes | Holder Convey - Transfer of Custody Retain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | 420 | Yes | 75 |
| Colorado | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 150 | 420 | Yes | 75 |
| Connecticut | Judicial | Sale (Vesting Date) | No | Results of Sale | Date of Sale | 180 | 750 | No | Not Applicable |
| Connecticut | Non-Judicial | Sale (Vesting Date) | No | Results of Sale | Date of Sale | 180 | 750 | No | Not Applicable |
| Delaware | Judicial | Confirmation/Ratification | Yes | Holder Convey - Transfer of Custody Retain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | 780 | No | Not Applicable |
| Delaware | Non-Judicial | Confirmation/Ratification | Yes | Holder Convey - Transfer of Custody Retain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | 780 | No | Not Applicable |
| District of Columbia | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 60 | 300 | No | Not Applicable |
| District of Columbia | Judicial | Sale | No  | Results of Sale | Date of Sale | 60 | 300 | No | Not Applicable |
| Florida | Judicial | Confirmation/Ratification | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | 810 | No | Not Applicable |
| Florida | Non-Judicial | Confirmation/Ratification | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | 810 | No | Not Applicable |
| Georgia | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 330 | No | Not Applicable |
| Georgia | Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 330 | No | Not Applicable |
| Guam | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | 500 | Yes | 365 |
| Guam | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | 500 |   |   |
| Hawaii | Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | 840 | No | Not Applicable |
| Hawaii | Non-Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | 840 | No | Not Applicable |
| Idaho | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | 540 | Yes | 180 |
| Idaho | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 180 | 540 | No | Not Applicable |
| Illinois | Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 300 | 630 | No | Not Applicable |
| Illinois | Consent Judgement (DIL) | Sale | No | Results of Sale | Date of Sale | 300 | 630 | No | Not Applicable |
| Indiana | Judicial | Sale | No  | Results of Sale | Date of Sale | 270 | 570 | No | Not Applicable |
| Indiana | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 270 | 570 | No | Not Applicable |
| Iowa | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | 630 | No | Not Applicable |
| Iowa | Non-Judicial | Sale (Filing of Affidavit) | No | Results of Sale | Date of Sale | 60 | 630 | No | Not Applicable |
| Kansas | Judicial | Sale | No  | Results of Sale | Date of Sale | 150 | 420 | Yes | 365 |
| Kansas | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 150 | 420 | Yes | 365 |
| Kentucky | Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | 540 | Yes | 365 |
| Kentucky | Non-Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | 540 | Yes | 365 |
| Louisiana | Judicial | Sale | No  | Results of Sale | Date of Sale | 180 | 510 | No | Not Applicable |
| Louisiana | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 180 | 510 | No | Not Applicable |
| Maine | Judicial | Sale | No | Results of Sale | Date of Sale | 300 | 690 | No | Not Applicable |
| Maine | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 300 | 690 | No | Not Applicable |
| Maryland | Non-Judicial | Ratification of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 90 | 660 | No | Not Applicable |
| Maryland | Judicial | Ratification of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 90 | 660 | No | Not Applicable |
| Massachusetts | Judicial Order | Sale | No | Results of Sale | Date of Sale | 180 | 440 | No | Not Applicable |
| Massachusetts | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | 440 | No | Not Applicable |
| Michigan | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | 300 | Yes | 365 |
| Michigan | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 300 | Yes | 365 |
| Minnesota | Judicial | Sale | Yes | Results of Sale | Date of Sale | 90 | 390 | Yes | 365 |
| Minnesota | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | 390 | Yes | 365 |
| Mississippi | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 360 | No | Not Applicable |
| Mississippi | Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 360 | No | Not Applicable |
| Missouri | Judicial | Confirmation/Ratification | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 60 | 330 | No | Not Applicable |
| Missouri | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | 330 | Yes | 365 |
| Montana | Judicial | Confirmation/Ratification | Yes | Holder Convey - Transfer of Custody Retain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | 450 | No | Not Applicable |
| Montana | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 150 | 450 | No | Not Applicable |
| Nebraska | Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 180 | 420 | No | Not Applicable |
| Nebraska | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 120 | 420 | No | Not Applicable |
| Nevada | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 690 | No | Not Applicable |
| Nevada | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 690 | No | Not Applicable |
| New Hampshire | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 420 | No | Not Applicable |
| New Hampshire | Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 420 | No | Not Applicable |
| New Jersey | Judicial | Sale | No | Results of Sale | Date of Sale | 300 | 750 | Yes | 10 |
| New Jersey | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 300 | 750 | Yes | 10 |
| New Mexico | Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 180 | 720 | Yes | 270 |
| New Mexico | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 180 | 720 | Yes | 270 |
| New York - Eastern Counties | Judicial | Sale | No | Results of Sale | Date of Sale | 270 | 990 | No | Not Applicable |
| New York - Eastern Counties | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 270 | 990 | No | Not Applicable |
| New York - Western Counties | Judicial | Sale | No  | Results of Sale | Date of Sale | 240 | 820 | No | Not Applicable |
| New York - Western Counties | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 240 | 820 | No | Not Applicable |
| North Carolina | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 120 | 450 | Yes | 10 |
| North Carolina | Judicial | Sale | No  | Results of Sale | Date of Sale | 120 | 450 | Yes | 10 |
| North Dakota | Judicial | Sale | Yes | Results of Sale | Date of Sale | 240 | 630 | Yes | 365 |
| North Dakota | Non-Judicial | Sale | Yes | Results of Sale | Date of Sale | 240 | 630 | Yes | 365 |
| Ohio | Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 360 | 570 | No | Not Applicable |
| Ohio | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 360 | 570 | No | Not Applicable |
| Oklahoma | Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 210 | 570 | No | Not Applicable |
| Oklahoma | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 210 | 570 | No | Not Applicable |
| Oregon | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 600 | Yes | 180 |
| Oregon | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 150 | 600 | No | Not Applicable |
| Pennsylvania | Judicial | Sale | No | Results of Sale | Date of Sale | 270 | 750 | No | Not Applicable |
| Pennsylvania | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 270 | 750 | No | Not Applicable |
| Puerto Rico | Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 450 | 720 | No | Not Applicable |
| Puerto Rico | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 450 | 720 | No | Not Applicable |
| Rhode Island | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 660 | No | Not Applicable |
| Rhode Island | Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 660 | No | Not Applicable |
| South Carolina | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | 600 | No | Not Applicable |
| South Carolina | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | 600 | No | Not Applicable |
| South Dakota | Judicial | Sale | No  | Results of Sale | Date of Sale | 150 | 570 | Yes | 365 |
| South Dakota | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 570 | Yes | 365 |
| Tennessee | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | 300 | Yes | 730 |
| Tennessee | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | 300 | Yes | 730 |
| Texas | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | 390 | No | Not Applicable |
| Texas | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 90 | 390 | No | Not Applicable |
| Utah | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 540 | Yes | 180 |
| Utah | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | 540 | Yes | 180 |
| Vermont | Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 300 | 810 | No | Not Applicable |
| Vermont | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 300 | 810 | No | Not Applicable |
| Virgin Islands | Judicial | Sale | No | Results of Sale | Date of Sale | 540 | 510 | Yes | 180 |
| Virgin Islands | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 540 | 510 | Yes | 180 |
| Virginia | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 60 | 390 | No | Not Applicable |
| Virginia | Judicial | Sale | No  | Results of Sale | Date of Sale | 60 | 390 | No | Not Applicable |
| Washington | Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | 660 | Yes | 365 |
| Washington | Non-Judicial | Sale | No  | Results of Sale | Date of Sale | 150 | 660 | No | Not Applicable |
| West Virginia | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | 300 | No | Not Applicable |
| West Virginia | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | 300 | No | Not Applicable |
| Wisconsin | Judicial - Abandoned | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody? | Date of Confirmation/ Ratification of Sale | 210 | 510 | No | Not Applicable |
| Wisconsin | Judicial - Owner Occupied | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 330 | 510 | No | Not Applicable |
| Wisconsin | Judicial - Tenant Occupied | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | 510 | No | Not Applicable |
| Wisconsin | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of CustodyRetain or 3rd Party – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 330 | 510 | No | Not Applicable |
| Wyoming | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | 330 | Yes | 90 |
| Wyoming | Non-Judicial | Sale | No  | Results of Sale  | Date of Sale | 90 | 330 | Yes | 90 |

**\*\*Federal Register Notice chart includes 210 days plus foreclosure timeframes for interest days calculated.**

1. STATUTORY BID REQUIREMENTS

| **State/Territory** | **Statutory Bid Reqs (Y/N)?** | **County Name** | **Statutory Bid Amount** | **Statutory Bid Calculation** | **Data Elements Required to Determine Bid Amount** | **Significant Event Update that Provides Data** |
| --- | --- | --- | --- | --- | --- | --- |
| Alabama | N |   |   |   |   |   |
| Alaska | N |   |   |   |   |   |
| Arizona | N |   |   |   |   |   |
| Arkansas | Y | All Counties | Not Applicable | Two-Thirds of Total Indebtedness | Total Indebtedness | Results of Sale |
| California | N |   |   |   |   |   |
| Colorado | N |   |   |   |   |   |
| Connecticut | Y | All Counties | Total Indebtedness | Not Applicable | Total Indebtedness | Results of Sale |
| Delaware | N |   |   |   |   |   |
| District of Columbia | N |   |   |   |   |   |
| Florida | N |   |   |   |   |   |
| Georgia | N |   |   |   |   |   |
| Idaho | N |   |   |   |   |   |
| Illinois | N |   |   |   |   |   |
| Indiana | N |   |   |   |   |   |
| Iowa | N |   |   |   |   |   |
| Kansas | Y | All Counties | WebLGY Appraised Value | Not Applicable | WebLGY Appraised Value | Not Applicable |
| Kentucky | Y | All Counties | Not Applicable | Two-Thirds of Sheriff's Appraised Value | Sheriff's Appraised Value | Results of Sale |
| Louisiana | Y | All Counties | Not Applicable | Two-Thirds of Sheriff's Appraised Value | Sheriff's Appraised Value | Results of Sale |
| Maine | N |   |   |   |   |   |
| Maryland | N |   |   |   |   |   |
| Massachusetts | N |   |   |   |   |   |
| Michigan | N |   |   |   |   |   |
| Minnesota | N |   |   |   |   |   |
| Mississippi | N |   |   |   |   |   |
| Missouri | N |   |   |   |   |   |
| Montana | N |   |   |   |   |   |
| Nebraska | N |   |   |   |   |   |
| Nevada | N |   |   |   |   |   |
| New Hampshire | N |   |   |   |   |   |
| New Jersey | N |   |   |   |   |   |
| New Mexico | N |   |   |   |   |   |
| New York (ALL) | N |   |   |   |   |   |
| North Carolina | N |   |   |   |   |   |
| North Dakota | N |   |   |   |   |   |
| Ohio | Y | All Counties | Not Applicable | Two-Thirds of Sheriff's Appraised Value | Sheriff's Appraised Value | Results of Sale |
| Oklahoma | Y | All Counties | Not Applicable | Two-Thirds of Sheriff's Appraised Value | Sheriff's Appraised Value | Results of Sale |
| Oregon | N |   |   |   |   |   |
| Pennsylvania | N |   |   |   |   |   |
| Puerto Rico | Y | All Counties | Not Applicable | Up to 3 sales 1st - Original Loan Amount or NV 2nd - 2/3 Original Loan Amount or NV 3rd - 1/2 Original Loan Amount or NV | Original Loan Amount or Net Value (whichever is greater) | Results of Sale |
| Rhode Island | N |   |   |   |   |   |
| South Carolina | N |   |   |   |   |   |
| South Dakota | Y | All Counties | WebLGY Appraised Value | Not Applicable | WebLGY Appraised Value | Not Applicable |
| Tennessee | N |   |   |   |   |   |
| Texas | N |   |   |   |   |   |
| Utah | N |   |   |   |   |   |
| Vermont | Y | All Counties | Total Indebtedness | Not Applicable | Total Indebtedness | Results of Sale |
| Virgin Islands | N |   |   |   |   |   |
| Virginia | N |   |   |   |   |   |
| Washington | N |   |   |   |   |   |
| West Virginia | N |   |   |   |   |   |
| Wisconsin | N |   |   |   |   |   |
| Wyoming | N |   |   |   |   |   |