APPENDIX G. STATE FORECLOSUE PROCESS AND STATUTORY BID INFORMATION

1. STATE FORECLOSURE PROCESS

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| **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 FC Timeframe** | **After Sale Redemption State?** | **Maximum Redemption Period (Calendar )** |
|  | | | | | | | | |
| Alabama | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | Yes | 365 |
| Alabama | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | Yes | 365 |
| Alaska | Judicial | Confirmation/  Ratification | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 120 | Yes | 365 |
| Alaska | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 120 | No | Not Applicable |
| Arizona | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 120 | No | Not Applicable |
| Arizona | Judicial | Sale | No | Results of Sale | Date of Sale | 120 | No | Not Applicable |
| Arkansas | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |

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| Arkansas | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| California | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |
| California | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |
| Colorado | Judicial | Confirmation/  Ratification | Yes | Holder Convey - Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | Yes | 75 |
| Colorado | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | Yes | 75 |
| Connecticut | Judicial | Sale (Vesting Date) | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Connecticut | Non-Judicial | Sale (Vesting Date) | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Delaware | Judicial | Confirmation/  Ratification | Yes | Results of Sale | Date of Sale\* | 240 | No | Not Applicable |
| Delaware | Non-Judicial | Confirmation/  Ratification | Yes | Results of Sale | Date of Sale\* | 240 | No | Not Applicable |
| District of Columbia | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | No | Not Applicable |

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| District of Columbia | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | No | Not Applicable |
| Florida | Judicial | Confirmation/  Ratification | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | No | Not Applicable |
| Florida | Non-Judicial | Confirmation/  Ratification | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | No | Not Applicable |

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| Georgia | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| Georgia | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| Guam | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | Yes | 365 |
| Guam | Judicial | Sale | No | Results of Sale | Date of Sale | 180 |  |  |
| Hawaii | Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | No | Not Applicable |

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| Hawaii | Non-Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | No | Not Applicable |
| Idaho | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | Yes | 180 |
| Idaho | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Illinois | Judicial | Sale | No | Results of Sale | Date of Sale | 300 | No | Not Applicable |
| Illinois | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 300 | No | Not Applicable |
| Indiana | Judicial | Sale | No | Results of Sale | Date of Sale | 270 | No | Not Applicable |
| Indiana | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 270 | No | Not Applicable |
| Iowa | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Iowa | Non-Judicial | Sale (Filing of Affadavit) | No | Results of Sale | Date of Sale | 60 | No | Not Applicable |
| Kansas | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | Yes | 365 |
| Kansas | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | Yes | 365 |
| Kentucky | Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | Yes | 365 |
| Kentucky | Non-Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | Yes | 365 |
| Louisiana | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Louisiana | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Maine | Judicial | Sale | No | Results of Sale | Date of Sale | 300 | No | Not Applicable |
| Maine | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 300 | No | Not Applicable |
| Maryland | Non-Judicial | Ratification of Sale | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 90 | No | Not Applicable |
| Maryland | Judicial | Ratification of Sale | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 90 | No | Not Applicable |
| Massachusetts | Judicial Order | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Massachusetts | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| Michigan | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | Yes | 365 |
| Michigan | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | Yes | 365 |
| Minnesota | Judicial | Sale | Yes | Results of Sale | Date of Sale | 90 | Yes | 365 |
| Minnesota | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | Yes | 365 |
| Mississippi | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| Mississippi | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| Missouri | Judicial | Sale | Yes | Results of Sale | Date of Sale | 60 | No | Not Applicable |
| Missouri | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | Yes | 365 |
| Montana | Judicial | Confirmation/  Ratification | Yes | Holder Convey - Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | Yes | 365 |
| Montana | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |

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| Nebraska | Judicial | Confirmation of Sale | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 180 | No | Not Applicable |
| Nebraska | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 120 | No | Not Applicable |
| Nevada | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |
| Nevada | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |
| New Hampshire | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| New Hampshire | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| New Jersey | Judicial | Sale | No | Results of Sale | Date of Sale | 300 | Yes | 10 |
| New Jersey | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 300 | Yes | 10 |

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| New Mexico | Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 180 | Yes | 270 |
| New Mexico | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 180 | Yes | 270 |
| New York - Eastern Counties | Judicial | Sale | No | Results of Sale | Date of Sale | 270 | No | Not Applicable |
| New York - Eastern Counties | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 270 | No | Not Applicable |
| New York - Western Counties | Judicial | Sale | No | Results of Sale | Date of Sale | 240 | No | Not Applicable |
| New York - Western Counties | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 240 | No | Not Applicable |
| North Carolina | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 120 | Yes | 10 |
| North Carolina | Judicial | Sale | No | Results of Sale | Date of Sale | 120 | Yes | 10 |
| North Dakota | Judicial | Sale | Yes | Results of Sale | Date of Sale | 240 | Yes | 180 |
| North Dakota | Non-Judicial | Sale | Yes | Results of Sale | Date of Sale | 240 | Yes | 180 |
| Ohio | Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 360 | No | Not Applicable |

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| Ohio | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 360 | No | Not Applicable |
| Oklahoma | Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 210 | No | Not Applicable |
| Oklahoma | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 210 | No | Not Applicable |
| Oregon | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | Yes | 180 |
| Oregon | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |
| Pennsylvania | Judicial | Sale | No | Results of Sale | Date of Sale | 270 | No | Not Applicable |
| Pennsylvania | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 270 | No | Not Applicable |
| Puerto Rico | Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 450 | No | Not Applicable |
| Puerto Rico | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 450 | No | Not Applicable |
| Rhode Island | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| Rhode Island | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| South Carolina | Judicial | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| South Carolina | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 180 | No | Not Applicable |
| South Dakota | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | Yes | 365 |
| South Dakota | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | Yes | 365 |
| Tennessee | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | Yes | 730 |
| Tennessee | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | Yes | 730 |
| Texas | Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| Texas | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | No | Not Applicable |
| Utah | Judicial | Sale | No | Results of Sale | Date of Sale | 150 | Yes | 180 |
| Utah | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |
| Vermont | Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 300 | No | Not Applicable |

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| Vermont | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 300 | No | Not Applicable |
| Virgin Islands | Judicial | Sale | No | Results of Sale | Date of Sale | 540 | Yes | 180 |
| Virgin Islands | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 540 | Yes | 180 |
| Virginia | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | No | Not Applicable |
| Virginia | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | No | Not Applicable |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Washington | Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 150 | Yes | 365 |
| Washington | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 150 | No | Not Applicable |
| West Virginia | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 60 | No | Not Applicable |
| West Virginia | Judicial | Sale | No | Results of Sale | Date of Sale | 60 | No | Not Applicable |
| Wisconsin | Judicial - Abandoned | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody? | Date of Confirmation/ Ratification of Sale | 210 | No | Not Applicable |

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| Wisconsin | Judicial - Owner Occupied | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 330 | No | Not Applicable |
| Wisconsin | Judicial - Tenant Occupied | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 240 | No | Not Applicable |

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| Wisconsin | Non-Judicial | Confirmation | Yes | Holder Convey – Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 330 | No | Not Applicable |
| Wyoming | Judicial | Confirmation/  Ratification | Yes | Holder Convey - Transfer of Custody Retain or 3rd Pty – Confirmed Sale Date with No Transfer of Custody | Date of Confirmation/ Ratification of Sale | 90 | Yes | 90 |
| Wyoming | Non-Judicial | Sale | No | Results of Sale | Date of Sale | 90 | Yes | 90 |

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 | 2/3 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 | TAS Appraised Value | Not Applicable | TAS Appraised Value | Not Applicable |
| Kentucky | Y | All Counties | Not Applicable | 2/3 Sherriff's Appraised Value | Sherriff's Appraised Value | Results of Sale |
| Louisiana | Y | All Counties | Not Applicable | 2/3 Sherriff's Appraised Value | Sherriff'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 | 2/3 Sherriff's Appraised Value | Sherriff's Appraised Value | Results of Sale |
| Oklahoma | Y | All Counties | Not Applicable | 2/3 Sherriff's Appraised Value | Sherriff'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 |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- | --- |
| South Dakota | Y | All Counties | TAS Appraised Value | Not Applicable | TAS 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 |  |  |  |  |  |