

<b>STATE</b>	<b>TYPE OF FORECLOSURE</b>	<b>MONTHS TO FORECLOSE MINIMUM/EXPECTED</b>	<b>DEFICIENCY JUDGMENT</b>	<b>REDEMPTION PERIOD</b>
Alabama	Primarily Non-Judicial	3-Jan	Possible and Practical	12 Months
Alaska	Both	4-Mar	Not Practical	None
Arizona	Both	4-Mar	Not Practical	None
Arkansas	Both	5-Apr	Possible and Practical	None
California	Primarily Non-Judicial	4-Apr	Not Practical	None
Colorado	Both	5-Feb	Possible and Practical	75 Days
Connecticut	Judicial/Strict	6-May	Possible and Practical	None
Delaware	Judicial	7-Mar	Possible and Practical	None
District of Columbia	Non-Judicial	4-Feb	Possible and Practical	None
Florida	Judicial	5-May	Possible and Practical	None
Georgia	Primarily Non-Judicial	2-Feb	Possible and Practical	None
Hawaii	Primarily Non-Judicial	4-Mar	Not Practical	None
Idaho	Non-Judicial	6-May	Possible and Practical	None
Illinois	Judicial	10-Jul	Possible and Practical	None
Indiana	Judicial	7-May	Possible and Practical	3 Months
Iowa	Both	6-May	Not Practical	6 Months, if judicial
Kansas	Judicial	4-Apr	Possible and Practical	6-12 Months
Kentucky	Judicial	5-Jun	Possible and Practical	None
Louisiana	Judicial	6-Feb	Possible and Practical	None
Maine	Primarily Judicial	10-Jun	Possible and Practical	None
Maryland	Judicial	2-Feb	Possible and Practical	None
Massachusetts	Non-Judicial	4-Mar	Possible and Practical	None
Michigan	Both	2-Feb	Possible and Practical	6 Months
Minnesota	Both	3-Feb	Not Practical	6 Months
Mississippi	Primarily Non-Judicial	3-Feb	Possible and Practical	None

Missouri	Primarily Non-Judicial	2-Feb	Possible and Practical	None
Montana	Primarily Non-Judicial	5-May	Not Practical	None
Nebraska	Judicial	6-May	Possible and Practical	None
Nevada	Primarily Non-Judicial	4-Apr	Possible and Practical	None
New Hampshire	Primarily Non-Judicial	3-Feb	Possible and Practical	None
New Jersey	Judicial	10-Mar	Possible and Practical	10 Days
New Mexico	Judicial	6-Apr	Possible and Practical	None
New York	Judicial	8-Apr	Possible and Practical	None
North Carolina	Non-Judicial	4-Feb	Possible and Practical	None
North Dakota	Judicial	5-Mar	Not Possible	60 Days
Ohio	Judicial	7-May	Possible and Practical	None
Oklahoma	Primarily Judicial	7-Apr	Possible and Practical	None
Oregon	Non-Judicial	5-May	Not Practical	None
Pennsylvania	Judicial	9-Mar	Not Practical	None
Rhode Island	Both	3-Feb	Possible and Practical	None
South Carolina	Judicial	6-Jun	Not Practical	None
Tennessee	Non-Judicial	2-Feb	Possible and Practical	None
Texas	Non-Judicial	2-Feb	Possible and Practical	None
Utah	Both	5-Apr	Possible and Practical	None
Vermont	Both	10-Jul	Possible and Practical	None
Virginia	Non-Judicial	2-Feb	Possible and Practical	None
Washington	Non-Judicial	5-Apr	Not Practical	None
West Virginia	Non-Judicial	2-Feb	Possible and Practical	None
Wisconsin	Judicial	varies/10	Not Practical	None
Wyoming	Non-Judicial	3-Feb	Possible and Practical	3 Months