

ST	STATE	Security Instrument	Predominant Method of Foreclosure	Term	Judicial/ Non-Judicial	Initial Action	Redemption	FNMA fees	Transfer Tax/Sheriff Fees	Average cost to Foreclosure	Average Additional Costs
AL	Alabama	Mortgage	Power of Sale	4	Non-Judicial	Publication	12 - unless waived in security instrument	\$550	Transfer Tax - minimal recording costs for the doc only if the purchaser is the mortgagee. For 3rd party, \$1/1000 of bid.	\$1,000.00	\$600
AK	Alaska	Deed of Trust	Power of Sale	7	Non-Judicial	Notice of Default	None	\$1,200		\$920.00	\$1,000
AZ	Arizona	Deed of Trust	Power of Sale	4	Non-Judicial	Notice of Sale	None (Unless Judicial, then 6 mo for occupied, 30 days for vacant)	\$625	None	\$1,000.00	\$900
AR	Arkansas	Deed of Trust or Mortgage	Judicial or Power of Sale	5	Non-Judicial	Notice of Default	1 year (unless otherwise stated on DOT or Mtg)	\$600	Sheriff's Fee: % of sale price	\$500.00	\$800
CA	California	Deed of Trust	Power of Sale	7	Non-Judicial	Notice of Default	None	\$600	None	\$1,500.00	\$1,800
CO	Colorado	Deed of Trust	Power of Sale	7	Non-Judicial	Filing with Public Trustee	75 days or 6 months	\$800	Public Trustee's Fee: 400-700 based upon price of loan	\$2,700.00	\$800
CT	Connecticut	Mortgage	Strict Foreclosure/Judicial	9	Judicial	Complaint delivered to Sheriff	Limited only if there is an IRS lien and the property went to sale.	\$1,200	Sheriff's Fee - by statute, per page	\$2,635.00	\$1,100
DE	Delaware	Mortgage	Judicial	8	Judicial	Complaint	None	\$950		\$1,200.00	\$1,100
DC	D.C.	Deed of Trust	Power of Sale	7	Non-Judicial	Notice of Default	None	\$600		\$2,100.00	\$2,500
FL	Florida	Mortgage	Judicial	9	Judicial	Complaint	10 Days	\$1,200	Transfer Tax: \$.70 for every \$100 bid at sale. Sheriff's Fee: \$40 regardless of amount of bid at sale.	\$3,000.00	\$1,300
GA	Georgia	Security Deed	Power of Sale	4	Non-Judicial	Publication	120 Days if the Federal Govnt redeems if there is a fed tax lien.	\$600	Transfer Tax - \$1 per thousand, \$.10 per hundred	\$1,400.00	\$700
HI	Hawaii	Mortgage	Power of Sale				None	\$1,800	.1% of sale price		\$2,000
		Mortgage	Judicial	9	Judicial	Complaint	None	\$1,000	.1% of sale price	\$10,000.00	\$4,000
ID	Idaho	Deed of Trust	Power of Sale	9	Non-Judicial	Notice of Default	None	\$600	None	\$2,400.00	
IL	Illinois	Mortgage	Judicial	13	Judicial	Complaint	7 mos. Max PRE	\$1,100	Sheriff's Fee - \$300-600 - varies by county.	\$3,000.00	\$1,300
IN	Indiana	Mortgage	Judicial	12	Judicial	Complaint	3 mos. PRE	\$1,000	Transfer Tax / Sheriff's Fee: Varies by county	\$1,350.00	\$1,200

IA	Iowa	Mortgage	Judicial	17	Judicial	Petition	1 Year if owner occupied	\$550	Transfer Tax: Round sales price down to nearest \$500 and multiply by \$1.60 per \$1000 Sheriff's Fee: Varies	\$1,200.00	\$1,300
KS	Kansas	Mortgage	Judicial	12	Judicial	Complaint	3 months - no more than 1 year	\$850	Sheriff's Fee - County determines fee: approx \$10 - \$15	\$1,266.00	\$1,000
KY	Kentucky	Mortgage	Judicial	7	Judicial	Complaint	1 year if bid is less than 2/3 of the value	\$1,100		\$300.00	\$1,400
LA	Louisiana	Mortgage	Judicial	6	Judicial	Petition Executory Process	None	\$900	Transfer Tax: Yes Sheriff's Fee: All costs, mtg certificate, service of process.	\$2,500.00	\$950
ME	Maine	Mortgage	Judicial	22	Judicial	Complaint	90 days after Judgment	\$1,250	Transfer Tax: \$2.20/\$500 divided equally between fc sales - exempt for foreclosure on mortgages. Sheriff's Fee: No fee for foreclosure sale, but can change for service of process - usually \$25-50 per person	\$1,500.00	\$4,000
MD	Maryland	Deed of Trust	Power of Sale / Judicial	6	Non-Judicial	File Order to Docket	60-90 day Ratification period	\$800		\$1,950.00	\$1,500
MA	Massachusetts	Mortgage	Power of Sale	8	Non-Judicial	Filing of Complaint	None	\$1,200	Transfer Tax - 4.56/\$1,000 of purchase price. Sheriff's Fee - only on service or process but nonjudicial sale has no sheriff's sale	\$2,500.00	\$1,800
MI	Michigan	Mortgage	Power of Sale	9	Non-Judicial	Publication	6 months	\$650	Transfer Tax - \$1.10 per every \$1000. Sheriff's Fee - \$50 to hold sale. If sale is adjourned, the fee is \$8 per week.	\$2,000.00	\$900

MN	Minnesota	Mortgage	Power of Sale	4	Non-Judicial	Publication	6 months	\$650	Transfer Tax: \$3.30 per 1,000 Sheriff's Fee: Flat rate between \$50-75 per sale.	\$1,350.00	\$900
MS	Mississippi	Deed of Trust	Power of Sale	4	Non-Judicial	Publication	None	\$550	None	\$450.00	\$850
MO	Missouri	Deed of Trust	Power of Sale	3	Non-Judicial	Publication	1 year	\$650	None	\$950.00	\$800
MT	Montana	Deed of Trust	Power of Sale	9	Non-Judicial	Notice of Sale	None	\$600	None	\$2,000.00	\$750
NE	Nebraska	Deed of Trust or Mortgage	Power of Sale	6	Judicial	Petition	DOT - None Mortgage - until order confirming sale	\$600	Transfer Tax: \$1.75 per \$1000 of purchase price. Sheriff's Fee: \$200 if transfer to Lender, % if sold 3rd party	\$1,500.00	\$800
NV	Nevada	Deed of Trust	Power of Sale	7	Non-Judicial	Notice of Default	90 day PRE / 120 day post if there is an IRS tax lien - IRS has right to purchase	\$600	Transfer Tax: Yes	\$1,500.00	\$1,000
NH	New Hampshire	Mortgage	Power of Sale	4	Non-Judicial	Publication	None	\$900		\$2,000.00	\$2,500
NJ	New Jersey	Mortgage	Judicial	14	Judicial	Complaint	10 days	\$1,300	Sheriff's Fee: 4% for first 5000, 2.5% of balance	\$2,500.00	\$3,000
NM	New Mexico	Mortgage	Judicial	7	Judicial	Complaint	30 days	\$900	Special master fee of \$150-250	\$2,550.00	\$1,300
NY	New York	Mortgage (Upstate NY)	Judicial				None	\$1,250	4/1000 of consideration, 9/1000 of consideration Urie Co.		\$4,200
		New York City (Downstate NY)	Judicial	13	Judicial	Complaint	None	\$1,800	1% under 500,000 consideration, 1.425% over 500,000	\$3,000.00	\$4,000
NC	North Carolina	Deed of Trust	Power of Sale	5	Non-Judicial	Notice of Hearing	10 day upset period	\$550	Transfer Tax - bid amount x 100 / 3. Sheriff's Fee - 5.00 per respondent for service.	\$1,525.00	\$900
ND	North Dakota	Mortgage	Judicial	10	Judicial	Complaint	6 months from foreclosure summons / 60 days after sale	\$900	Sheriff's Fee - flat fee	\$1,300.00	\$900
OH	Ohio	Mortgage	Judicial	12	Judicial	Complaint	Expires on the date the Court enters the Order Confirming the Sale.	\$1,100	Transfer Tax: Based upon property value. Sheriff's Fee: Varies from county as to how much and it is added in by the clerks office in their court bill	\$2,500.00	\$2,000

OK	Oklahoma	Mortgage	Judicial	7	Judicial	Petition	Until Confirmation of Sale	\$900	Transfer Tax: Yes Sheriff's Fee: \$75.00 in Oklahoma County only - all others - no fee.	\$1,500.00	\$1,000
OR	Oregon	Deed of Trust	Power of Sale	7	Non-Judicial	Notice of Default	None	\$675		\$2,400.00	\$1,200
PA	Pennsylvania	Mortgage	Judicial	10	Judicial	Complaint	None	\$1,250	Transfer Tax: 3% (Philadelphia), 1% (other counties), 1% (state). Sheriff's Fee: 2% of amount of bid at sale.	\$3,000.00	\$4,500
RI	Rhode Island	Mortgage	Power of Sale	3	Non-Judicial	Publication	None	\$900		\$1,500.00	\$3,500
SC	South Carolina	Mortgage	Judicial	7	Judicial	Complaint	None	\$800	Master's Commission \$1.00 per \$1,000 of bid amount to a max of \$2,500. Transfer Tax of \$3.70 per \$1,000 of bid amount unless exempt.	\$1,500.00	\$2,000
SD	South Dakota	Mortgage	Judicial	10	Judicial	Complaint	180 days	\$550	Sheriff's Fee - flat fee	\$630.00	\$2,000
TN	Tennessee	Deed of Trust	Power of Sale	4	Non-Judicial	Publication	2 years	\$550	Transfer Tax: Yes	\$1,200.00	\$1,100
TX	Texas	Deed of Trust	Power of Sale				None	\$550	None	\$945.00	\$1,300
		Equity	Judicial	3	Non-Judicial	Posting & Filing NOD	confirmation period	\$1,100	None	\$1,200.00	\$2,200
UT	Utah	Deed of Trust	Power of Sale	5	Non-Judicial	Notice of Default	6 months - Judicial Only	\$600	Sheriff's Fee - \$75-100	\$1,925.00	\$1,000
VT	Vermont	Mortgage	Strict Foreclosure/Judicial	11	Judicial	Complaint	6 month post judgment	\$950		\$1,210.00	\$2,200
VA	Virginia	Deed of Trust	Power of Sale	5	Non-Judicial	Publication	None	\$600		\$1,800.00	\$2,400
WA	Washington	Deed of Trust	Power of Sale	6	Non-Judicial	Notice of Sale	Judicial Only - 12 months if deficiency is sought / 8 months if not	\$675	Sheriff's Fee: Varies by jurisdiction; fees for publication, service and recording for judicial foreclosures only.	\$2,000.00	\$2,000
WV	West Virginia	Deed of Trust	Power of Sale	5	Non-Judicial	Publication	120 days for IRS if there is a lien	\$550		\$1,500.00	\$1,700
WI	Wisconsin	Mortgage	Judicial	12	Judicial	Complaint	6 mos. PRE	\$1,100	Transfer Tax - .3% of total debt	\$2,300.00	\$1,800
WY	Wyoming	Mortgage	Power of Sale	6	Non-Judicial	Publication	3 months	\$600		\$700.00	\$1,000