

Table 7

STATE TIMELINES FOR FORECLOSURE STARTS AND COMPLETIONS

State	Time Limit from Last Payment to Completion First Lien	Time Limit From Initiation to Completion	Maximum Delinquency Period
Alabama	235	85	150
Alaska	290	140	150
Arizona	275	125	150
Arkansas	280	130	150
California	285	135	150
Colorado	315	165	150
Connecticut	370	220	150
Delaware	400	250	150
District of Columbia	250	100	150
Florida	320	170	150
Georgia	230	80	150
Hawaii	290	140	150
Idaho	340	190	150
Illinois	425	275	150
Indiana	415	265	150
Iowa	465	315	150
Kansas	330	180	150
Kentucky	415	265	150
Louisiana	370	220	150
Maine	505	355	150
Maryland	235	85	150
Massachusetts	285	135	150
Michigan	225	75	150
Minnesota	260	110	150
Mississippi	280	130	150
Missouri	235	85	150
Montana	355	205	150
Nebraska	305	155	150
Nevada	305	155	150
New Hampshire	260	110	150
New Jersey	450	300	150
New Mexico	400	250	150
New York	430	280	150
North Carolina	270	120	150
North Dakota	340	190	150
Ohio	415	265	150
Oklahoma	400	250	150
Oregon	330	180	150
Pennsylvania	450	300	150
Rhode Island	235	85	150
South Carolina	365	215	150
South Dakota	355	205	150
Tennessee	240	90	150
Texas	240	90	150
Utah	315	165	150
Vermont	510	360	150
Virginia	210	60	150
Washington	310	160	150
West Virginia	295	145	150
Wisconsin	460	310	150
Wyoming	250	100	150
Weighted Average		150	
Minimum		60	
Maximum		360	