

APPENDIX 6: AS THE FIRST LEGAL ACTION TO COMMENCE (INSTITUTE) FORECLOSURE

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STATE CODE	STATE	TYPE OF HUD SECURITY INSTRUMENT	TYPICAL NORMAL METHOD OF FORECLOSURE	FIRST FORECLOSURE ACTION
01	Alabama	Mortgage	Non-Judicial	Publication
11	Alaska	Deed of Trust	Non-Judicial	Recording of Notice of Default
02	Arizona	Deed of Trust	Non-Judicial	Recording of Notice of Sale
03	Arkansas	Deed of Trust	Non-Judicial	Recording of Notice of Default
04	California	Deed of Trust	Non-Judicial	Recording of Notice of Default
05	Colorado	Deed of Trust	Non-Judicial	Filing of Foreclosure Documents with Public Trustee
06	Connecticut	Mortgage	Judicial	Delivering Complaint to Sheriff
07	Delaware	Mortgage	Judicial	Complaint
08	District of Columbia	Deed of Trust	Non-Judicial	Recording of Notice of Default
09	Florida	Mortgage	Judicial	Complaint
10	Georgia	Security Deed	Non-Judicial	Publication
14	Hawaii	Mortgage	Judicial	Complaint
12	Idaho	Deed of Trust	Non-Judicial	Recording of Notice of Default
13	Illinois	Mortgage	Judicial	Complaint

15	Indiana	Mortgage	Judicial	Complaint
16	Iowa	Mortgage	Judicial	Petition
18	Kansas	Mortgage	Judicial	Complaint
20	Kentucky	Mortgage	Judicial	Complaint
22	Louisiana	Mortgage	Judicial	Petition for Executory Process
23	Maine	Mortgage	Judicial	Complaint
24	Maryland	Mortgage	Judicial	Petition in Equity
		Deed of Trust	Non-Judicial	Filing an Order to Docket
25	Massachusetts	Mortgage	Non-Judicial	Filing of Complaint Relative to Soldiers' and Sailors' Relief Act
26	Michigan	Mortgage	Non-Judicial	Publication
27	Minnesota	Mortgage Deed	Non-Judicial	Publication
28	Mississippi	Deed of Trust	Non-Judicial	Publication
29	Missouri	Deed of Trust	Non-Judicial	Publication

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ACTION CONSIDERED BY THE

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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Page 2 of 2

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31	Montana	Trust Indenture	Non-Judicial	Recording of Notice of Sale
32	Nebraska	Mortgage	Judicial	Petition

		Deed of Trust	Non-Judicial	
Publication of				
Notice of Sale				
33	Nevada	Deed of Trust	Non-Judicial	Recording Notice
of Default				
34	New Hampshire	Mortgage	Non-Judicial	Publication
35	New Jersey	Mortgage	Judicial	Complaint
36	New Mexico	Mortgage	Judicial	Complaint
37	New York	Mortgage	Judicial	Complaint
38	North Carolina	Deed of Trust	Non-Judicial	Notice of Hearing
40	North Dakota	Mortgage	Judicial	Complaint
41	Ohio	Mortgage Deed	Judicial	Complaint
42	Oklahoma	Mortgage	Judicial	Petition
43	Oregon	Deed of Trust	Non-Judicial	Recording Notice
of Default				
44	Pennsylvania	Mortgage	Judicial	Complaint
45	Rhode Island	Mortgage	Non-Judicial	Publication
46	South Carolina	Mortgage	Judicial	Complaint
47	South Dakota	Mortgage	Judicial	Complaint
48	Tennessee	Deed of Trust	Non-Judicial	Publication
49	Texas	Deed of Trust	Non-Judicial	Posting and
Filing of the				
Notice of Sale				
52	Utah	Mortgage	Judicial	Complaint
Notice		Deed of Trust	Non-Judicial	Recording
of Default				
53	Vermont	Mortgage	Judicial	Complaint
54	Virginia	Deed of Trust	Non-Judicial	Publication

56	Washington	Mortgage Deed of Trust	Judicial Non-Judicial	Complaint Recording of
		Notice of Sale		
57	West Virginia	Deed of Trust	Non-Judicial	Publication
58	Wisconsin	Mortgage	Judicial	Complaint
59	Wyoming	Mortgage	Non-Judicial	Publication
50	Puerto Rico	Mortgage	Judicial	Complaint