

List of U.S. States which are Judicial or Non-Judicial Foreclosure

STATES THAT ARE JUDICIAL FORECLOSURE STATES

Connecticut
Delaware
Florida
Illinois
Indiana
Kansas
Kentucky
Louisiana
Maine
Maryland
Massachusetts
Nebraska
New Jersey
New Mexico
New York
North Dakota
Ohio
Oklahoma
Pennsylvania
South Carolina
South Dakota
Vermont
Wisconsin

Oklahoma, South Dakota and Wisconsin have non-judicial foreclosure provisions in their state laws; however, judicial foreclosure is common.

STATES THAT ARE NON-JUDICIAL FORECLOSURE STATES

Alabama
Alaska
Arizona
Arkansas
California
Colorado
District of Columbia
Georgia
Hawaii
Iowa
Michigan
Minnesota
Mississippi
Missouri
Montana
Nevada
New Hampshire
North Carolina
Oregon
Rhode Island
Tennessee
Texas
Utah
Virginia
Washington
West Virginia
Wyoming

Some non-judicial foreclosure states are handled as trustee sales.

Source: RealtyTrac, [Foreclosure Laws and Procedures by State](#)
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