

## The Foreclosure Process in Metropolitan Washington D.C.

|  | <b>District of Columbia</b>   | <b>Maryland</b>  | <b>Virginia</b>  |
|--|---|--|--|
| <b>Foreclosure Process</b>                               | Nonjudicial   | Quasi-Judicial   | Nonjudicial  |
| <b>Borrower Notification</b>                             | Notice of Foreclosure Sale (Issued after borrower is in default (~90 days) and filed with DC Recorder of Deeds) | Notice of Intent to Foreclose (45 days prior to filing for foreclosure in court (and must be at least 90 days past due to file for foreclosure). Notice of Intent is filed with the State. | Late charge notice (17 <sup>th</sup> day of default); HUD I or breach letter (37 <sup>th</sup> day). Efforts should be made by the lender to contact the borrower. 72 days delinquent (more than 3 months) case is referred to lawyer to pursue foreclosure. |
| <b>Minimum Length of Foreclosure Process Before Sale</b> | 30-45 days after notice of foreclosure sale (auction date reported on notice)                                   | 45 days after filing for foreclosure in court  | 45 days after referral to attorney to foreclosure sale   |
| <b>Redemption Period</b>                                 | None  | None established – court can set one.  | Generally none.  |
| <b>Notes</b>   |   |  | No public filing before sale. Additional time for loans defined as subprime.   |

For more information see: [dllr.maryland.gov/finance/consumers/mortforeinfo.shtml#process](http://dllr.maryland.gov/finance/consumers/mortforeinfo.shtml#process) and [www.virginiaforeclosureprevention.com/steps.asp](http://www.virginiaforeclosureprevention.com/steps.asp) and [www.foreclosurelaw.org](http://www.foreclosurelaw.org).

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