



Alabama

Foreclosure Posting Requirements

Foreclosures are by non-judicial process. Once a default occurs, the Trustee may set a date, time, and location for the sale to occur. Notice must meet statutory and contractual content requirements. Notice must be published in a newspaper from the County in which the land is located for a period of three (3) consecutive weeks. Once that period of time has elapsed, the sale may proceed. There is no statutory requirement that notice be sent to the borrower.

Foreclosure Auction Locations

Most states direct the specific location where a sheriff, trustee or creditor may conduct a foreclosure sale. Often the direction is as vague as 'any public place within the county in which the property is located.' Other times, the statute requires that a foreclosure sale only be held at the site of the property to be foreclosed. Foreclosure sales can be conducted at public auction held at the front door of a courthouse of the superior court in the judicial district where the property is located, unless the deed of trust specifically provides that the sale shall be held in a different place.

Foreclosure Timeline:

Timeline Step	Days for Step	Total Days
Appointment of Successor Trustee	1	1
Publication of Notice	15	16
Appointment of Successor Trustee	1	17

(Timeline is for non-judicial foreclosures. Intervals are optimal and assumes no delays.)