



Georgia

Foreclosure Posting Requirements

Non-judicial Foreclosures are allowed if the mortgage contains a Power of Sale clause. There is no statutory requirement to provide notice of a default prior to commencing foreclosure or to allow for the mortgagor to cure the default, but the note may provide such protections. The Notice of Sale must be sent, by certified mail, at least fifteen (30) days prior to sale. The Notice of Sale must be published for four (4) consecutive weeks. Deficiency awards are allowed, but the mortgagee must seek confirmation of the sale within 30 days, including proof that the property was sold for actual value.

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
Notice of Sale sent to Debtors	1	1
Publication of Notice	22-28	23-29
Sale (from notice mailing date)	30	31
Confirmation hearing	No more than 30	61

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