



# Kansas

## Foreclosure Posting Requirements

All foreclosures are Judicial. After the complaint is filed and served by personal service or publication of personal service fails, the borrower has twenty (20) days to contest the complaint or a default judgment is issued. Once the judgment is final (ten (10) days after issuance), the Notice of Sale is published for three consecutive weeks, the last of which must fall between seven (7) and fourteen (14) days prior to the sale. Once a sale is completed, the borrower may redeem the property by paying an amount equal to the highest bid plus interest. The redemption period is between three (3) and twelve (12) months. The borrower may possess the property during the redemption period. Deficiency awards are available, but must include a confirmation of sale.

## 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
Complaint is filed and served	10-30	10-30
Answer period	20	30-50
Entry of Order of Judgment and becomes final	11	41-61
Publication	15-21	56-82
Sale	1	57-83
Redemption	90-365	147-448

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