



# New Hampshire

## **Foreclosure Posting Requirements**

Foreclosures may be by Judicial or Non-Judicial Process. A Non-Judicial foreclosure is commenced by recording a Notice of Sale. The Notice of Sale must be published for three (3) consecutive weeks prior to the sale. The Notice of Sale must be served or sent by mail to the borrower and any other lien holders at least twenty-five (25) days prior to the sale. The borrower may reinstate the loan at any time prior to the sale. There is no period of redemption after the sale. Deficiency awards are available.

## **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:**

<b>Timeline Step</b>	<b>Days for Step</b>	<b>Total Days</b>
Successor Trustee appointed/Notice of Sale Recorded	1	1
Notice of Sale sent to borrower and lien holders	25	26
Publication	15-21	15-21
Sale	1	27

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