



Foreclosure Posting Requirements

The Hawaii foreclosure process begins with a demand letter. If default is not cured, a complaint is filed along with a notice of pendency of action. The mortgagor has 21 days to respond to the complaint or its automatic foreclosure. the notice of intent to foreclose must be published once a week for 3 consecutive weeks, the last publication cannot be less than 14 days before the day of sale, in a newspaper having a general circulation in the county in which the property is located. Notice must be posted on the premises not less than 21 days before the day of sale. Notice must state: The date, time, and place of the public sale, the description of the property, including the address, the name of the mortgagor and the borrower, the name of the lender, the amount owed on the property, the name of the trustee conducting the public sale, and the terms and conditions of the public 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 Timeline:

Timeline Step	Days for Step	Total Days
Referral/Title	0	20
Sale Scheduled	10	30
Publication	90	120
Posting	10	130
Auction	30	160
Conveyance	35	195

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