



Rhode Island

Foreclosure Posting Requirements

Foreclosures may be by Judicial or Non-Judicial process. At least thirty (30) days prior to commencing Non-Judicial foreclosure, the lender must mail to the borrower a warning notice. Once that period has passed, the lender files the Notice of Sale and publishes the Notice for three (3) consecutive weeks. The final publication must be less than fourteen (14) and more than seven (7) days prior to the sale date. There is no post-sale redemption period. 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:

Timeline Step	Days for Step	Total Days
Appointment of Successor Trustee	1	1
Mailing of Notice of Default	30	31
Publication	22-28	53-59
Sale	1	54-60

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