



Washington

Foreclosure Posting Requirements

At least 30 days prior to setting a trustee's sale, the beneficiary or trustee must mail a Notice of Default to the grantor or his successor in interest, both by first class and certified or registered mail and either post the notice of default on the premises or personally serve notice on the grantor or his successors in interest. The Notice of Default identifies the deed of trust to be foreclosed and the nature of the default. The notice of the default must also give an itemized account of the rearrange, including foreclosure fees and costs. After 30 days have elapsed from the mailing and posting or serving of the Notice of Default, and at least 90 days prior to the sale, the trustee must mail a Notice of Trustee's Sale. This notice is mailed, posted, and recorded with the county auditor. The Notice of Trustee's Sale is also published twice during the last 35 days before the sale. The notice of trustee's sale states the foreclosure sale date. The date cannot be less than 90 days from the date the notice is recorded, mailed, and posted on the property. The Notice of Trustee's Sale must be mailed by certified and first class mail to each person appearing on the title of the records as having a claim or interest in the property and to anyone who properly requests it. In a judicial foreclosure, the sheriff is responsible for publication of the notices and holding the sale. The plaintiff lender is responsible for furnishing the sheriff with bidding instructions.

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 in any public place within the county in which the property is located.

Foreclosure Timeline:

Timeline Step	Days for Step	Total Days
Loan referred/file received	1	1
Trustee Sale Guarantee report ordered, NOD mailed and posted on the property 30 days before Notice of Sale	1-3	4
Trustee Sale Guarantee report received and reviewed, Substitution of Trustee prepared	30	34
Substitution of Trustee received/recorded, Notice of Sale recorded, posted and mailed 90 days prior to sale; sale date set; Warranty Deed sent to lender (HUD/VA)	1-5	39
Publication period	90	129
Publication (2 of 2) completed request bidding instructions	1-5	134
Sale held	1	135
Deed recorded	5-15	140-150

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