

Washington D.C. Foreclosure Laws

Under the District of Columbia Code, Washington, D.C. uses non-judicial foreclosure under a power of sale clause granted in a deed of trust.

Sales Procedures

Normally, a Washington, D.C. deed of trust will state the time periods for notice of the foreclosure sale. If it does not, then the dates may be set by any interested party by going to court and getting a court order to set them.

Preliminary Notices

A notice of sale must be given to the owner of the property at his or her last known address, and furnished to the mayor, or the mayor's agent, at least 30 days before the foreclosure sale. Otherwise, the foreclosure is not valid.

Reinstatement

One time in a given year the debtor may reinstate the loan up to 5 days before the foreclosure sale by paying all sums that are past due on the loan, including late charges and penalties, regardless of whether the loan was accelerated or not.

Sale

The sale will be made by a trustee by public bid.

Redemption

There is no right of redemption after a deed of trust foreclosure sale.

Deficiency

A lawsuit for a deficiency may be brought against the borrower for any amount due on the loan that was left unpaid after the foreclosure sale.