

## FORECLOSURE TIMELINE

Effective for claims paid on or after October 1, 2015

### CLAIMS CALCULATION DEPARTMENT

United Guaranty Residential Insurance Company | United Guaranty Mortgage Indemnity Company

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State	Time to Foreclose in Months
AK	11
AL	7
AR	12
AZ	7
CA	13
CO	13
CT	22
DC	5
DE	27
FL	26
GA	7
GU	12
HI	31
IA	16
ID	14
IL	18
IN	14
KS	11
KY	15
LA	13
MA	10
MD	19
ME	28
MI	6
MN	8
MO	6
MS	7

State	Time to Foreclose in Months
MT	10
NC	10
ND	16
NE	9
NH	12
NJ	20
NM	26
NV	25
NY	22
OH	14
OK	15
OR	31
PA	22
PR	22
RI	23
SC	15
SD	15
TN	7
TX	9
UT	13
VA	8
VI	12
VT	25
WA	19
WI	13
WV	8
WY	7

Please note: According to United Guaranty's definition, "Time to Foreclose" begins at commencement of foreclosure and extends through the foreclosure sale date.