

FORECLOSURE TIMELINE

SEPTEMBER 16, 2014

CLAIMS CALCULATION DEPARTMENT

United Guaranty Residential Insurance Company | United Guaranty Mortgage Indemnity Company

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State	Time to Foreclose in Months
AK	5
AL	3
AR	4
AZ	5
CA	6
CO	7
CT	18
DC	5
DE	11
FL	17
GA	4
GU	12
HI	13
IA	10
ID	10
IL	11
IN	11
KS	6
KY	9
LA	8
MA	10
MD	11
ME	14
MI	4
MN	4
MO	3
MS	4

State	Time to Foreclose in Months
MT	7
NC	6
ND	9
NE	6
NH	4
NJ	20
NM	11
NV	8
NY	22
OH	10
OK	9
OR	8
PA	15
PR	19
RI	9
SC	9
SD	7
TN	4
TX	4
UT	6
VA	4
VI	12
VT	12
WA	7
WI	10
WV	5
WY	4

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