

FORECLOSURE TIMELINE

EFFECTIVE JANUARY 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	10
AL	7
AR	6
AZ	6
CA	12
CO	9
CT	20
DC	5
DE	21
FL	22
GA	6
GU	12
HI	23
IA	16
ID	13
IL	16
IN	14
KS	9
KY	13
LA	12
MA	10
MD	17
ME	18
MI	5
MN	8
MO	6
MS	7

State	Time to Foreclose in Months
MT	10
NC	10
ND	16
NE	9
NH	9
NJ	20
NM	19
NV	18
NY	22
OH	14
OK	14
OR	15
PA	20
PR	19
RI	17
SC	15
SD	14
TN	5
TX	8
UT	13
VA	8
VI	12
VT	22
WA	17
WI	12
WV	5
WY	6

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