

## Claims Calculation Department

Time to foreclose in months

STATE	DEFAULT DATE PRIOR TO OCTOBER 1, 2015	DEFAULT DATE ON OR AFTER OCTOBER 1, 2015 AND PRIOR TO APRIL 1, 2016	DEFAULT DATE ON OR AFTER APRIL 1, 2016
AK	11	11	11
AL	7	6	6
AR	12	9	9
AZ	7	7	6
CA	13	11	11
CO	13	10	10
CT	22	21	21
DC	36	36	36
DE	27	27	27
FL	26	22	22
GA	7	7	6
GU	12	12	12
HI	31	31	25
IA	16	14	14
ID	14	11	11
IL	18	16	16
IN	14	13	13
KS	11	11	10
KY	15	14	14
LA	13	13	13
MA	27	27	27
MD	19	14	14
ME	30	30	30
MI	6	5	5
MN	8	8	6
MO	6	6	6
MS	7	7	6
MT	10	10	10

STATE	DEFAULT DATE PRIOR TO OCTOBER 1, 2015	DEFAULT DATE ON OR AFTER OCTOBER 1, 2015 AND PRIOR TO APRIL 1, 2016	DEFAULT DATE ON OR AFTER APRIL 1, 2016
NC	10	9	9
ND	16	16	16
NE	9	9	7
NH	12	11	11
NJ	33	33	33
NM	26	26	26
NV	25	21	21
NY	32	32	32
NYC/Long Island	33	33	33
OH	14	12	12
OK	15	14	14
OR	31	30	30
PA	22	18	18
PR	22	22	22
RI	25	25	25
SC	15	14	14
SD	15	13	13
TN	7	5	5
TX	9	8	8
UT	13	9	9
VA	8	7	7
VI	12	12	12
VT	26	26	26
WA	19	16	16
WI	13	13	13
WV	8	8	7
WY	7	7	7

**UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY | UNITED GUARANTY MORTGAGE INDEMNITY COMPANY**

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