



State-by-State Foreclosure Document Reference

In accordance with the Master Policy effective prior to October 1, 2014 and the new Master Policy effective post-October 1, 2014 the Insured is required to deliver all instruments and papers necessary to transfer, assign and secure the Company's rights of recovery against the Borrower. In an effort to assist you to determine the foreclosure documents that must be submitted with each claim, the following is an updated list of documents that each state requires in order to pursue a deficiency judgment. All documents must be signed. While United Guaranty will update this list as requirements change, this list is non exhaustive and is for informational purposes only. Therefore, United Guaranty explicitly reserves the right to request the Insured to execute and/or deliver additional documents should it be necessary to protect United Guaranty's rights of recovery against the Borrower.

State	Foreclosure Method	Foreclosure Documents	Document Details
Colorado	Judicial or Non Judicial	Note and Deed of Trust or Mortgage Copy of bid from Foreclosure, Allonge to Note or Public Trustee's Certificate of Purchase will be stamped with or containing total Deficiency Amount (not to be confused with total debt amount) BPO or Appraisal	Within 6 months of foreclosure sale date.
Delaware	Judicial	Note and Mortgage or Deed of Trust Sheriff's Deed Direction For Entry of Judgment BPO or Appraisal	Must include Bid and Sale Amount. Usually titled Direction For Entry of Judgment and Affidavit—may be titled slightly differently but this will set the amount due. Within 6 months of foreclosure sale date.
	Non Judicial	Note and Mortgage Sheriff's Deed BPO or Appraisal	Must include Bid and Sale Amount. Within 6 months of foreclosure sale date.
District of Columbia	Judicial or Non Judicial	Note and Deed of Trust or Mortgage Foreclosure Deed	May also be called a Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed. As a temporary alternative to the Foreclosure Deed United Guaranty will accept a notice from the foreclosing attorney with the official results. In order to be accepted it must contain: 1. The date of the sale 2. The highest bid accepted. In all circumstances, every effort must be made to provide United Guaranty with the executed, recorded Foreclosure Deed when it becomes available.
		Order Confirming Sale (Judicial Only) Foreclosure Judgment (Judicial Only) BPO or Appraisal	Within 6 months of foreclosure sale date.

State	Foreclosure Method	Foreclosure Documents	Document Details
Florida	Judicial	Note and Mortgage or Deed of Trust Foreclosure Complaint with Affidavit of Service	The Affidavit of Service shows who the complaint was served upon.
		Summary Judgment of Foreclosure Certificate of Sale Certificate of Title BPO or Appraisal	May also be called Final Judgment for Plaintiff or Final Judgment of Foreclosure. Within 6 months of foreclosure sale date.
Hawaii	Judicial	Note and Deed of Trust or Mortgage Foreclosure Judgment	May also be called Final Judgment for Plaintiff, Final Judgment of Foreclosure.
		Foreclosure Complaint with Pleadings Order Confirming Sale BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Deed of Trust Foreclosure Deed BPO or Appraisal	May also be called a Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed. Within 6 months of foreclosure sale date.
Indiana	Judicial	Note and Mortgage or Deed of Trust Foreclosure Judgment	Titled Summary Judgment of Foreclosure or "Foreclosure Judgment".
		Sheriff's Deed BPO or Appraisal	Must include Bid and Sale Amount. Within 6 months of foreclosure sale date.
Indiana	Non Judicial	Note and Mortgage Sheriff's Deed BPO or Appraisal	Must include Bid and Sale Amount. Within 6 months of foreclosure sale date.
Kentucky	Judicial	Note and Deed of Trust or Mortgage Foreclosure Judgment	May also be called Final Judgment for Plaintiff, Final Judgment of Foreclosure, Judgment and Order of Sale.
		Foreclosure Summons & Complaint Report of Sale (filed by the Master Commissioner) Order of Sale Order Confirming Sale Foreclosure Deed BPO or Appraisal. Only required if available.	Document outlines sale amount. May also be called a Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed, Master Commissioner's Deed. Within 6 months of foreclosure sale date.

State	Foreclosure Method	Foreclosure Documents	Document Details	
Louisiana	Executory Process	Note and Mortgage or Deed of Trust		
		Foreclosure Petition, Foreclosure Complaint or Petition for Executory Process Sheriff's Deed	May also be called a Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed. Must include bid and sale amount.	
		BPO or Appraisal	Within 6 months of foreclosure sale date.	
Maryland	Judicial or Non Judicial	Note and Deed of Trust or Mortgage		
		Auditor's Report		
		Order ratifying final Auditor's Report (NOT Ratification of Sale)	This is a document signed by the judge stating the Auditor's Report is hereby ratified.	
		Foreclosure Judgment (Judicial Only)		
		BPO or Appraisal	Within 6 months of foreclosure sale date.	
Michigan	Judicial	Note and Deed of Trust or Mortgage		
		Copy of Judgment		
			BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Deed of Trust or Mortgage		
		Foreclosure Deed	May also be called Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed, Master Commissioner's Deed (of mortgage sale). As a temporary alternative to the Foreclosure Deed United Guaranty will accept a notice from the foreclosing attorney with the official results. In order to be accepted it must contain: 1. The date of the sale 2. The highest bid accepted. In all circumstances, every effort must be made to provide United Guaranty with the executed, recorded Foreclosure Deed when it becomes available.	
		Affidavit of Publication of Notice of Sale	May also be called Affidavit of Posting, Notice of Sale, Evidence of Sale, Affidavit of Publication. This document is a sworn statement that a notice of the sale of the property was published in the newspaper, a copy of the published notice of sale (the newspaper article) will be included on this document. The notice of sale MUST outline the total debt amount, the scheduled sale date and location. Must be notarized.	
		BPO or Appraisal	Within 6 months of foreclosure sale date.	

State	Foreclosure Method	Foreclosure Documents	Document Details
Mississippi	Judicial	Note and Deed of Trust or Mortgage Foreclosure Judgment Foreclosure Petition and Summons & Complaint Foreclosure Deed (showing successful bid amount)	As a temporary alternative to the Foreclosure Deed United Guaranty will accept a notice from the foreclosing attorney with the official results. In order to be accepted it must contain: 1. The date of the sale 2. The highest bid accepted. In all circumstances, every effort must be made to provide United Guaranty with the executed, recorded Foreclosure Deed when it becomes available.
		The Court Order Confirming Sale BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Deed of Trust	
		Trustee's Deed or Substitute Trustee's Deed BPO or Appraisal	Must include Bid and Sale Amount. Within 6 months of foreclosure sale date.
Missouri	Judicial	Note and Deed of Trust Foreclosure Judgment Foreclosure Petition and Summons & Complaint Foreclosure Deed	Must include Bid and Sale Amount. As a temporary alternative to the Foreclosure Deed United Guaranty will accept a notice from the foreclosing attorney with the official results. In order to be accepted it must contain: 1. The date of the sale 2. The highest bid accepted. In all circumstances, every effort must be made to provide United Guaranty with the executed, recorded Foreclosure Deed when it becomes available.
		The Court Order Confirming Sale BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Deed of Trust or Mortgage	
		Trustee's Deed Published Notice of Sale BPO or Appraisal. Only required if available.	Must include Bid and Sale Amount. Within 6 months of foreclosure sale date.

State	Foreclosure Method	Foreclosure Documents	Document Details
New Hampshire	Judicial or Non Judicial	Note and Deed of Trust	
		Foreclosure Deed	May also be called Sheriff's Deed, Trustee's Deed.
		Affidavit of Sale	Must accompany the Foreclosure Deed. It will have the Sale Date and Bid Amount.
		Foreclosure Judgment (Judicial Only)	
		BPO or Appraisal	Within 6 months of foreclosure sale date.
Ohio (Investment/ Non Owner occupied property only)	Judicial	Note and Mortgage or Deed of Trust	
		Mortgage Foreclosure Complaint with Affidavit of Service	The Affidavit of Service shows who the complaint was served upon.
		Mortgage Foreclosure Judgment	May also be called Final Judgment for Plaintiff, Final Judgment of Foreclosure.
		Order Confirming Sale	
		Sheriff's Deed	Must include bid and sale amount.
		BPO or Appraisal	Within 6 months of foreclosure sale date.
Rhode Island	Judicial or Non Judicial	Note and Deed of Trust or Mortgage	
		Foreclosure Deed	May also be called Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed.
		Court Order Confirming Sale (Judicial Only)	
		Foreclosure Judgment (Judicial Only)	
Tennessee	Judicial	Note and Deed of Trust or Mortgage	
		Entry of Judgment	
		BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Deed of Trust or Mortgage	
		Foreclosure Deed	May also be called Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed.

State	Foreclosure Method	Foreclosure Documents	Document Details
Virginia	Judicial	Note and Deed of Trust or Mortgage Foreclosure Judgment Sheriff's Deed Order Confirming Sale (sets forth amount of deficiency Judgment) BPO or Appraisal	Must include bid and sale amount. Within 6 months of foreclosure sale date.
	Non Judicial	Note and Deed of Trust or Mortgage Trustee's Deed BPO or Appraisal	Within 6 months of foreclosure sale date.
West Virginia	Judicial or Non Judicial	Note and Deed of Trust or Mortgage Trustee's Deed and/or Account of Sale (prepared by trustee showing bid amount) BPO or Appraisal	Within 6 months of foreclosure sale date.
Wyoming	Judicial	Note and Deed of Trust or Mortgage Foreclosure Judgment Copy of Order Confirming Sale and Entry of Deficiency Judgment BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Deed of Trust or Mortgage Trustee's Deed BPO or Appraisal	Within 6 months of foreclosure sale date.

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