

## Claims Calculation Department

Time to foreclose in months

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

STATE	DEFAULT DATE PRIOR TO OCTOBER 1, 2015	DEFAULT DATE ON OR AFTER OCTOBER 1, 2015
MT	10	9
NC	10	9
ND	16	16
NE	9	9
NH	12	10
NJ	31	31
NM	26	24
NV	25	21
NY	29	29
OH	14	12
OK	15	13
OR	31	29
PA	22	18
PR	22	21
RI	23	19
SC	15	13
SD	15	12
TN	7	5
TX	9	8
UT	13	9
VA	8	7
VI	12	12
VT	25	24
WA	19	13
WI	13	12
WV	8	8
WY	7	7

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

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