

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	Must include Bid and Sale Amount.
		Direction For Entry of Judgment	Usually titled Direction For Entry of Judgment and Affidavit—may be titled slightly differently but this will set the amount due.
		BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Mortgage	
		Sheriff's Deed	Must include Bid and Sale Amount.
		BPO or Appraisal	Within 6 months of foreclosure sale date.
District of	Judicial or Non Judicial	Note and Deed of Trust or Mortgage	
Columbia		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)	

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State	Foreclosure	Foreclosure Documents	Document Details
	Method		
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	May also be called Final Judgment for Plaintiff or Final Judgment of Foreclosure.
		Certificate of Sale	
		Certificate of Title	
		BPO or Appraisal	Within 6 months of foreclosure sale date.
Hawaii	Judicial	Note and Deed of Trust or Mortgage	
liawan	oudiolai	Foreclosure Judgment	May also be called Final Judgment for Plaintiff,
		Toreclosure duagment	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	May also be called a Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed.
		BPO or Appraisal	Within 6 months of foreclosure sale date.
Indiana	Judicial	Note and Mortgage or Deed of Trust	
Illulalia	Judiciai	Foreclosure Judgment	Titled Summary Judgment of Foreclosure or
		1 orcolosure duagnicii	"Foreclosure Judgment".
		Sheriff's Deed	Must include Bid and Sale Amount.
		BPO or Appraisal	Within 6 months of foreclosure sale date.
	Non Judicial	Note and Mortgage	
		Sheriff's Deed	Must include Bid and Sale Amount.
		BPO or Appraisal	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	Document outlines sale amount.
		Foreclosure Deed	May also be called a Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed, Sheriff's Deed, Master Commissioner's
			Deed.

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	y Process Note and Mortgage or Foreclosure Petition, I Executory Process Sheriff's Deed BPO or Appraisal or Non Judicial Note and Deed of Tru Auditor's Report Order ratifying final Au	Foreclosure Complaint or Petition for May also be called a Trustee's Deed, Substitute Trustee's Deed, Commissioner's Deed. Must include bid and sale amount. Within 6 months of foreclosure sale date.
Michigan Judicial	or Non Judicial Note and Deed of Tru Auditor's Report	
Michigan Judicial	Auditor's Report	st or Mortgage
	(NOT Ratification of Sa	Iditor's Report This is a document signed by the judge stating the Auditor's Report is hereby ratified.
	Foreclosure Judgmen BPO or Appraisal	t (Judicial Only) Within 6 months of foreclosure sale date.
Non Judi	Note and Deed of Tru Copy of Judgment BPO or Appraisal	Within 6 months of foreclosure sale date.
	cial Note and Deed of Tru 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	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.

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Mississippi Judicial Note and Deed of Trust or Mortgage Foreclosure Judgment Foreclosure Deed (showing successful bid amount) Foreclosure Deed (showing successful bid amount) Foreclosure Deed (showing successful bid amount) As a temporary alternative to the Foreclosure Deed United Guaranty will accepted a notice from the foreclosure prevent 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 a validable. Non Judicial Note and Deed of Trust Trustee's Deed BPO or Appraisal Within 6 months of foreclosure sale date. Missouri Judicial Note and Deed of Trust Foreclosure Deed Nust include Bid and Sale Amount. Within 6 months of foreclosure sale date. Must include Bid and Sale Amount. As a temporary alternative to the executed, recorded Foreclosure sale date. Missouri Judicial Note and Deed of Trust Foreclosure Deed Must include Bid and Sale Amount. As a temporary alternative to the executed, recorded Foreclosure Sale date. Must include Bid and Sale Amount. As a temporary alternative to the executed, recorded Foreclosure Sale date. The Court Order Confirming Sale BPO or Appraisal Note and Deed of Trust or Mortgage Trustee's Deed Note and Deed of Trust or Mortgage Trustee's Deed Must include Bid and Sale Amount. As a temporary alternative to the excepted it must contain: 1. The date of the sale 2. The highest bid accepted. Must include Bid and Sale Amount. BPO or Appraisal Note and Deed of Trust or Mortgage Trustee's Deed Must include Bid and Sale Amount. Must include Bid and Sale Amount. Within 6 months of foreclosure sale date. Within 6 months of foreclosure sale date.	State	Foreclosure Method	Foreclosure Documents	Document Details
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Trustee's Deed Must include Bid and Sale Amount. Published Notice of Sale				Within 6 months of foreclosure sale date.
Published Notice of Sale		Non Judicial	Note and Deed of Trust or Mortgage	
BPO or Appraisal. Only required if available. Within 6 months of foreclosure sale date.				Must include Bid and Sale Amount.
1			BPO or Appraisal. Only required if available.	Within 6 months of foreclosure sale date.

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State	Foreclosure Method	Foreclosure Documents	Document Details
New Hampshire	Judicial or Non Judicial	Note and Deed of Trust	
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		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.
Ob.:-	Leadinia.	Note and Martine are as Dead of Trust	
Ohio (Investment/ Non Owner	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.
occupied property only)		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)	
		BPO or Appraisal	Within 6 months of foreclosure sale date.
Tennessee	Judicial	Note and Deed of Trust or Mortgage	
		Entry of Judgment	William III and III an
		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.
		BPO or Appraisal	Within 6 months of foreclosure sale date.

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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	Must include bid and sale amount.
		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.
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.

United Guaranty Residential Insurance Company • United Guaranty Mortgage Indemnity Company 230 N. Elm Street/27401 • P.O. Box 21367, Greensboro, NC 27420-1567 MCUS-B0265-0617

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