

Foreclosure Time Frames and Compensatory Fee Allowable Delays

The table below specifies Fannie Mae's maximum number of allowable days between the due date of the last paid installment (LPI) and foreclosure sale date, as referenced in the Fannie Mae *Servicing Guide*, Part VIII, Section 106.08: Allowable Time Frames for Completing Foreclosure.

State	Method of Foreclosure*	From LPI to Foreclosure Sale (# of Days)
Alabama	Non-Judicial	240
Alaska	Non-Judicial	300
Arizona	Non-Judicial	300
Arkansas	Non-Judicial	280
California	Non-Judicial	330
Colorado	Non-Judicial	360
Connecticut	Judicial	690
Delaware	Judicial	480
District of Columbia	Non-Judicial	300
Florida	Judicial	660
Georgia	Non-Judicial	270
Guam	Non-Judicial	500
Hawaii	Judicial	530
Idaho	Non-Judicial	440
Illinois	Judicial	480
Indiana	Judicial	480
Iowa	Judicial	450
Kansas	Judicial	330
Kentucky	Judicial	420
Louisiana	Judicial	390
Maine	Judicial	570
Maryland	Non-Judicial	485
Massachusetts	Non-Judicial	440
Michigan	Non-Judicial	270
Minnesota	Non-Judicial	270
Mississippi	Non-Judicial	270
Missouri	Non-Judicial	240
Montana	Non-Judicial	360

State	Method of Foreclosure*	From LPI to Foreclosure Sale (# of Days)
Nebraska	Non-Judicial	330
Nevada	Non-Judicial	360
New Hampshire	Non-Judicial	270
New Jersey	Judicial	750
New Mexico	Judicial	450
New York City	Judicial	990
New York	Judicial	820
North Carolina	Non-Judicial	330
North Dakota	Judicial	405
Ohio	Judicial	450
Oklahoma	Judicial	420
Oregon	Non-Judicial**	390
Pennsylvania	Judicial	600
Puerto Rico	Judicial	720
Rhode Island	Non-Judicial	420
South Carolina	Judicial	420
South Dakota	Judicial	360
Tennessee	Non-Judicial	270
Texas	Non-Judicial	270
Utah	Non-Judicial	330
Vermont	Judicial	510
Virgin Islands	Judicial	510
Virginia	Non-Judicial	270
Washington	Non-Judicial	330
West Virginia	Non-Judicial	290
Wisconsin	Judicial	450
Wyoming	Non-Judicial	270

*This methodology is the preferred method of foreclosure for each jurisdiction. Fannie Mae's Regional Counsel must approve the use of a different methodology prior to foreclosure initiation. Requests must be sent to nonroutine_litigation@fanniemae.com. Fannie Mae will provide procedural instructions and allowable fees if approval is granted.

** Due to certain judicial decisions in Oregon, the servicer and Fannie Mae retained attorney in Oregon may, depending on the facts and circumstances of a particular case, decide to proceed with a judicial foreclosure without further approval from Fannie Mae.

Compensatory Fee Allowable Delays

The table below specifies the number of days Fannie Mae will add to the state foreclosure time frame to determine the servicer's foreclosure time frame performance in accordance with the Fannie Mae *Servicing Guide*, Part I, Section 201.11.07: Delays in the Liquidation Process.

Allowable Delay	Application of Credits
Bankruptcy – Chapter 7	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Codes 3L and 65), up to a maximum of 80 days for each filing.
Bankruptcy – Chapter 11	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code 66), up to a maximum of 125 days for each filing.
Bankruptcy – Chapter 12	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code 59), up to a maximum of 125 days for each filing.
Bankruptcy – Chapter 13	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Codes 67 and 69), up to a maximum of 125 days for each filing.
Probate	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code 31), up to a maximum of 120 days for the first occurrence.
Military Indulgence	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code 32), up to a maximum of 455 days for the first occurrence.
Contested or Litigated Foreclosure	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code 33), up to a maximum of 90 days for the first occurrence.
Workout in Review	Loans with LPI on or after 06/01/12: No credit will be given. Loans with LPI before 06/01/12: Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code H5), up to a maximum of 60 days for each workout.
Trial Period Plan	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code BF), up to a maximum of 120 days for each workout.
Unemployment Forbearance	Credit will be given for the actual number of days between the begin date and the end date (reported using Delinquency Status Code 09 – Forbearance and Delinquency Reason Code 16 - Unemployment), up to a maximum of 180 days for each workout.
New Jersey Foreclosure Delays	Credit will be given for the actual number of days the loan is reported in a foreclosure status between December 2010 and April 2012 (reported using Delinquency Status Code 43 – Foreclosure), up to a maximum of 180 days total.