



## Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit

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 E*. It includes all applicable time frames based on LPI due dates.

State	Method of Foreclosure*	LPI Due Date prior to October 1, 2015	LPI Due Date from October 1, 2015 to March 31, 2016	LPI Due Date on or after April 1, 2016
Alabama	Non-Judicial	360	330	330
Alaska	Non-Judicial	480	480	480
Arizona	Non-Judicial	360	360	330
Arkansas	Non-Judicial	510	420	420
California	Non-Judicial	540	480	480
Colorado	Non-Judicial	540	450	450
Connecticut	Judicial	810	780	780
Delaware	Judicial	960	960	960
District of Columbia	Judicial	1,230	1,230	1,230
Florida	Judicial	930	810	810
Georgia	Non-Judicial	360	360	330
Guam	Non-Judicial	500	500	500
Hawaii	Judicial	1,080	1,080	900
Idaho	Non-Judicial	570	480	480
Illinois	Judicial	690	630	630
Indiana	Judicial	570	540	540
Iowa	Judicial	630	570	570
Kansas	Judicial	480	480	450
Kentucky	Judicial	600	570	570
Louisiana	Judicial	540	540	540
Maine	Judicial	1,050	1,050	1,050
Maryland	Non-Judicial	720	570	570
Massachusetts	Non-Judicial	960	960	960
Michigan	Non-Judicial	330	300	300
Minnesota	Non-Judicial	390	390	330
Mississippi	Non-Judicial	360	360	330
Missouri	Non-Judicial	330	330	330
Montana	Non-Judicial	450	450	450

\*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. The servicer or law firm must submit a Non-Routine Litigation Form ([Form 20](#)) to request the necessary approval. Fannie Mae will provide procedural instructions and allowable fees if approval is granted.

State	Method of Foreclosure*	LPI Due Date prior to October 1, 2015	LPI Due Date from October 1, 2015 to March 31, 2016	LPI Due Date on or after April 1, 2016
Nebraska	Non-Judicial	420	420	360
Nevada	Non-Judicial	900	780	780
New Hampshire	Non-Judicial	510	480	480
New Jersey	Judicial	1,140	1,140	1,140
New Mexico	Judicial	930	930	930
New York City	Judicial	1,140	1,140	1,140
New York	Judicial	1,110	1,110	1,110
North Carolina	Non-Judicial	450	420	420
North Dakota	Judicial	630	630	630
Ohio	Judicial	570	510	510
Oklahoma	Judicial	600	570	570
Oregon	Non-Judicial**	1,080	1,050	1,050
Pennsylvania	Judicial	810	690	690
Puerto Rico	Judicial	810	810	810
Rhode Island	Non-Judicial	900	900	900
South Carolina	Judicial	600	570	570
South Dakota	Judicial	600	540	540
Tennessee	Non-Judicial	360	300	300
Texas	Non-Judicial	420	390	390
Utah	Non-Judicial	540	420	420
Vermont	Judicial	930	930	930
Virgin Islands	Judicial	510	510	510
Virginia	Non-Judicial	390	360	360
Washington	Non-Judicial	720	630	630
West Virginia	Non-Judicial	390	390	360
Wisconsin	Judicial	540	540	540
Wyoming	Non-Judicial	360	360	360

\*\* Due to certain judicial decisions in Oregon, the servicer and mortgage default counsel 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*.

<b>Allowable Delay</b>	<b>Application of Credits</b>
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.