

MGIC FlexClaim Simplified State Time Frames

State	Method of Foreclosure	Number of Days from the Due Date of the First Unpaid Installment to Claim Filing ⁽¹⁾
<p>State time frames were established by adding the following time intervals: four months from the date of the first unpaid installment to initiate foreclosure action; a time period, varying by state and method of foreclosure, to acquire title; and 60 days from title acquisition to submit the claim. MGIC will continue to monitor and evaluate these state time frames to ensure that an appropriate amount of time is available to process a foreclosure and submit a claim.</p>		
Alabama	Power of Sale	240 Days
Alaska	Trustee Sale	300 Days
	Judicial w/Redemption	690 Days
Arizona	Trustee Sale	300 Days
	Judicial	450 Days
Arkansas	Power of Sale	300 Days
California	Trustee Sale	300 Days
	Judicial w/Redemption	900 Days
Colorado	Trustee Sale w/Redemption	345 Days
Connecticut	Strict Foreclosure	360 Days
	Power of Sale	420 Days
Delaware	Judicial	390 Days
District of Columbia	Trustee Sale	240 Days
Florida	Judicial	390 Days
Georgia	Power of Sale	240 Days
Hawaii	Judicial	390 Days
Idaho	Trustee Sale	360 Days
	Judicial w/Redemption	540 Days
Illinois	Judicial w/Redemption	450 Days
	Judicial w/Redemption-Deficiency	480 Days
	Judicial w/Redemption-Abandonment	300 Days
Indiana	Judicial w/Redemption	420 Days
Iowa	Non-Judicial	300 Days
	Judicial w/o Deficiency	480 Days
	Judicial w/o Deficiency (Non-Owner-Occupied)	360 Days
	Judicial w/Deficiency	660 Days
Kansas	Judicial w/Redemption	450 Days
Kentucky	Judicial	360 Days
Louisiana	Judicial	360 Days
Maine	Judicial w/Redemption	510 Days
Maryland	Trustee Sale w/Redemption	285 Days
Massachusetts	Trustee Sale	390 Days
Michigan	Power of Sale w/Redemption	450 Days
	Power of Sale-Abandonment	300 Days

State	Method of Foreclosure	Number of Days from the Due Date of the First Unpaid Installment to Claim Filing⁽¹⁾
Minnesota	Power of Sale/Redemption Judicial w/Deficiency	450 Days 660 Days
Mississippi	Trustee Sale	240 Days
Missouri	Trustee Sale	240 Days
Montana	Power of Sale Judicial w/Redemption	300 Days 660 Days
Nebraska	Trustee Sale Judicial	270 Days 390 Days
Nevada	Trustee Sale Judicial w/Redemption	300 Days 660 Days
New Hampshire	Power of Sale	240 Days
New Jersey	Judicial w/o Deficiency Judicial w/Deficiency	480 Days 660 Days
New Mexico	Judicial w/Redemption	360 Days
New York	Judicial	480 Days
North Carolina	Trustee Sale	240 Days
North Dakota	Judicial w/Redemption	360 Days
Ohio	Judicial w/Confirmation	450 Days
Oklahoma	Judicial	360 Days
Oregon	Trustee Sale	330 Days
Pennsylvania	Judicial	390 Days
Puerto Rico	Judicial	450 Days
Rhode Island	Power of Sale	240 Days
South Carolina	Judicial w/o Deficiency Judicial w/Deficiency	330 Days 360 Days
South Dakota	Judicial w/Redemption	480 Days
Tennessee	Trustee Sale	240 Days
Texas	Power of Sale Judicial	220 Days 360 Days
Utah	Trustee Sale Judicial w/Redemption	330 Days 510 Days
Vermont	Judicial w/Redemption	420 Days
Virginia	Trustee Sale	240 Days
Washington	Trustee Sale Judicial w/Deficiency	330 Days 690 Days
West Virginia	Trustee Sale	270 Days
Wisconsin	Judicial w/o Deficiency Judicial w/Deficiency	450 Days 630 Days
Wyoming	Power of Sale w/Redemption	405 Days

(1) Add up to an additional 165 days if a borrower's bankruptcy filing prevented timely initiation or completion of foreclosure.