

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*.

State	Method of Foreclosure*	From LPI to Foreclosure Sale (# of Days)
Alabama	Non-Judicial	360
Alaska	Non-Judicial	480
Arizona	Non-Judicial	360
Arkansas	Non-Judicial	510
California	Non-Judicial	540
Colorado	Non-Judicial	540
Connecticut	Judicial	810
Delaware	Judicial	960
District of Columbia	Non-Judicial	300
Florida	Judicial	930
Georgia	Non-Judicial	360
Guam	Non-Judicial	500
Hawaii	Judicial	1080
Idaho	Non-Judicial	570
Illinois	Judicial	690
Indiana	Judicial	570
Iowa	Judicial	630
Kansas	Judicial	480
Kentucky	Judicial	600
Louisiana	Judicial	540
Maine	Judicial	990
Maryland	Non-Judicial	720
Massachusetts	Non-Judicial	440
Michigan	Non-Judicial	330
Minnesota	Non-Judicial	390
Mississippi	Non-Judicial	360
Missouri	Non-Judicial	330
Montana	Non-Judicial	450

State	Method of Foreclosure*	From LPI to Foreclosure Sale (# of Days)
Nebraska	Non-Judicial	420
Nevada	Non-Judicial	900
New Hampshire	Non-Judicial	510
New Jersey	Judicial	750
New Mexico	Judicial	930
New York City	Judicial	990
New York	Judicial	820
North Carolina	Non-Judicial	450
North Dakota	Judicial	630
Ohio	Judicial	570
Oklahoma	Judicial	600
Oregon	Non-Judicial**	1080
Pennsylvania	Judicial	810
Puerto Rico	Judicial	810
Rhode Island	Non-Judicial	840
South Carolina	Judicial	600
South Dakota	Judicial	600
Tennessee	Non-Judicial	360
Texas	Non-Judicial	420
Utah	Non-Judicial	540
Vermont	Judicial	900
Virgin Islands	Judicial	510
Virginia	Non-Judicial	390
Washington	Non-Judicial	720
West Virginia	Non-Judicial	390
Wisconsin	Judicial	540
Wyoming	Non-Judicial	360

*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.

** 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*.

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.