

| VA FORECLOSURE TIMEFRAMES |   |                               |                          |                                    |                                    |
|---------------------------|---|-------------------------------|--------------------------|------------------------------------|------------------------------------|
| Jurisdiction              | Procedure   | Final Event                   | Timeframe                | When to Order Appraisal            | When to Send 567                   |
| Alabama                   | Sale with Publication   | Trustee's Sale                | 60 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Alaska                    | Non-Judicial  | Trustee's Sale                | 120 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Arizona                   | Non-Judicial  | Trustee's Sale                | 120 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Arkansas                  | Judicial w/ Personal Service  | Commissioner's Sale           | 120 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
|                           | Non-Judicial  | Sheriff's Sale                | 90 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| California                | Non-Judicial  | Trustee's Sale                | 140 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Colorado                  | Non-Judicial  | Public Trustee's Sale         | 150 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Connecticut               | Judicial - Strict Foreclosure   | Judicial Order                | 180 Days                 | 45 Days Prior to Law Date          | 30 Days Prior to Law Date          |
|                           | Foreclosure by Sale   | Committee Deed                | 180 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Delaware                  | Judicial  | Sheriff's Sale                | 240 Days                 | Judgement Filing                   | 30 Days Prior to Sale              |
| District of Columbia      | Non-Judicial  | Sale                          | 60 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Florida                   | Judicial  | Confirmation                  | 180 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Georgia                   | Non-Judicial  | Sale                          | 60 Days                  | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
|                           | (First Tuesday of the month which is more than 30 and less than 60 days after referral) |                               |                          |                                    |                                    |
| Guam                      | Non-Judicial  | Sheriff's Sale                | 180 Days                 |                                    |                                    |
| Hawaii                    | Judicial  | Confirmation                  | 180 Days                 | When Commissioner Appointed        | When Sale Date is Set              |
| Idaho                     | Non-Judicial  | Sale                          | 180 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Illinois                  | Judicial  | Sheriff's Sale                | 270 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Indiana                   | Judicial  | Sheriff's Sale                | 270 Days                 | Judgement Filing                   | 30 Days Prior to Sale              |
| Iowa                      | Judicial  | Sheriff's Sale                | 180 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Kansas                    | Judicial  | Sheriff's Sale                | 140 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Kentucky                  | Judicial  | Confirmation of Sale          | 150 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Louisiana                 | Judicial  | Sheriff's Sale                | 180 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Maine                     | Judicial  | Sale                          | 300 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Maryland                  | Non-Judicial w/Ratification   | Trustee's Sale                | 60 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Massachusetts             | Judicial Order  | Sale and Deed                 | 240 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Michigan                  | Non-Judicial  | Sheriff's Sale                | 105 Days                 | Publication Date                   | Publication Date                   |
| Minnesota                 | Non-Judicial  | Sheriff's Sale                | 90 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Mississippi               | Non-Judicial  | Trustee's Sale                | 60 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Missouri                  | Non-Judicial  | Trustee's Sale                | 60 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Montana                   | Non-Judicial  | Trustee's Sale                | 150 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Nebraska                  | (Mtg) Judicial  | Confirmation                  | 180 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
|                           | (DOT) Non-Judicial  | Sheriff's Sale                | 105 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Nevada                    | Non-Judicial  | Trustee's Sale                | 140 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| New Hampshire             | Non-Judicial  | Sale and Deed                 | 120 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| New Jersey                | Judicial  | Sheriff's Sale                | 300 Days                 | Judgement Filing                   | 30 Days Prior to Sale              |
| New Mexico                | Judicial  | Confirmation                  | 180 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| New York                  |   |                               |                          |                                    |                                    |
| *Western Counties         | Judicial  | Referee's Sale                | 240 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Eastern Counties          | Judicial  | Referee's Sale                | 270 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| North Carolina            | Non-Judicial  | 10 Days After Sheriff's Sale  | 90 Days                  | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| North Dakota              | Judicial  | Sheriff's Sale                | 150 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Ohio                      | Judicial  | Confirmation                  | 360 Days                 | Judgement Filing                   | 30 Days Prior to Sale              |
| Oklahoma                  | Judicial  | Confirmation                  | 210 Days                 | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Oregon                    | Non-Judicial  | Trustee's Sale                | 150 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Pennsylvania**            |   |                               |                          |                                    |                                    |
| Western Counties          | Judicial  | Sheriff's Sale                | 180 Days                 | Judgement Filing                   | 30 Days Prior to Sale              |
| Eastern Counties          | Judicial  | Sheriff's Sale                | 240 Days                 | Judgement Filing                   | 30 Days Prior to Sale              |
| Puerto Rico               | Judicial  | Confirmation                  | 240 Days***              | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Rhode Island              | Non-Judicial  | Sale and Deed                 | 120 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| South Carolina            | Judicial  | Sale                          | 180 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| South Dakota              | Judicial  | Sheriff's Sale                | 140 Days                 | Complaint Filing                   | Complaint Filing                   |
|                           | Non-Judicial  | Sheriff's Sale                | 90 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Tennessee                 | Non-Judicial  | Trustee's Sale                | 60 Days                  | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Texas                     | Non-Judicial  | Trustee's Sale                | 60 Days                  | 30 Days Prior to Posting Date      | 30 Days Prior to Sale              |
| Utah                      | Non-Judicial  | Trustee's Sale                | 150 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| Vermont                   | Judicial  | Certificate of Non-Redemption | 300 Days                 | 45 Days Prior to End of Redemption | 30 Days Prior to End of Redemption |
| Virginia                  | Non-Judicial  | Trustee's Sale                | 60 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Washington                | Non-Judicial  | Trustee's Sale                | 150 Days                 | 45 Days Prior to Sale              | 30 Days Prior to Sale              |
| West Virginia             | Non-Judicial  | Trustee's Sale                | 60 Days                  | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Wisconsin                 | Judicial - Abandoned  | Confirmation                  | 210 Days to Confirmation | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
|                           | Judicial - Tenant Occupied  | Confirmation                  | 240 Days to Confirmation | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
|                           | Judicial - Owner Occupied   | Confirmation                  | 330 Days to Confirmation | 30 Days Prior to Sale              | 30 Days Prior to Sale              |
| Wyoming                   | Non-Judicial  | Sheriff's Sale                | 90 Days                  | 45 Days Prior to Sale              | 30 Days Prior to Sale              |

\*(Western Counties of New York include Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, and Yates)

\*\* (Check with Cleveland Regional Loan Center for 40 Counties in Eastern Pennsylvania and the others in Western Pennsylvania)

\*\*\*360 in Carolina Court & VI