

Lender Letter (LL-2025-01)

April 9, 2025

To: All Fannie Mae Single-Family Servicers Updates to the Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit

In accordance with, [E-3.2-15, Allowable Time Frames for Completing Foreclosure](#), Fannie Mae has established time frames within which it expects routine foreclosure proceedings to be completed and provides examples of reasonable explanations for allowable delays.

At the direction of the Federal Housing Finance Agency (FHFA) and in alignment with Freddie Mac we are updating the time frames within which routine foreclosure proceedings must be completed in twenty-two jurisdictions.

- The maximum number of allowable days will be increased for the following jurisdictions: California, Colorado, Connecticut, Georgia, Illinois, Indiana, Kansas, Kentucky, Maryland, Minnesota, Mississippi, North Carolina, Ohio, Oklahoma, Pennsylvania, Texas and West Virginia.
- The maximum number of allowable days will be decreased for the following jurisdictions: Florida, Massachusetts, New Jersey, Nevada and Oregon.

In addition, we are adding COVID-19 Foreclosure Moratorium and Forbearance as allowable delays, while removing Unemployment Forbearance.

Effective: The policy changes apply to all mortgage loans with a foreclosure sale date on or after July 1, 2025. Servicers must continue to use the current [Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit](#) for all loans with a foreclosure sale date prior to July 1, 2025.

The changes within this Lender Letter will be incorporated into the Exhibit after the effective date.

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*	State Time Frame	State	Method of Foreclosure*	State Time Frame
Alabama	Non-Judicial	420	Nebraska	Non-Judicial	480
Alaska	Non-Judicial	480	Nevada	Non-Judicial	750
Arizona	Non-Judicial	450	New Hampshire	Non-Judicial	480
Arkansas	Non-Judicial	420	New Jersey	Judicial	810
California	Non-Judicial	600	New Mexico	Judicial	930
Colorado	Non-Judicial	540	New York City	Judicial	2,190
Connecticut	Judicial	780	New York	Judicial	1,740
Delaware	Judicial	720	North Carolina	Non-Judicial	690



District of Columbia	Judicial	1,230	North Dakota	Judicial	630
Florida	Judicial	720	Ohio	Judicial	690
Georgia	Non-Judicial	480	Oklahoma	Judicial	690
Guam	Non-Judicial	500	Oregon	Non-Judicial**	630
Hawaii	Judicial	900	Pennsylvania	Judicial	780
Idaho	Non-Judicial	630	Puerto Rico	Judicial	810
Illinois	Judicial	720	Rhode Island	Non-Judicial	900
Indiana	Judicial	660	South Carolina	Judicial	570
Iowa	Judicial	570	South Dakota	Judicial	540
Kansas	Judicial	540	Tennessee	Non-Judicial	420
Kentucky	Judicial	720	Texas	Non-Judicial	480
Louisiana	Judicial	540	Utah	Non-Judicial	540
Maine	Judicial	1,320	Vermont	Judicial	1,050
Maryland	Non-Judicial	780	Virgin Islands	Judicial	510
Massachusetts	Judicial	810	Virginia	Non-Judicial	450
Michigan	Non-Judicial	390	Washington	Non-Judicial	630
Minnesota	Non-Judicial	420	West Virginia	Non-Judicial	570
Mississippi	Non-Judicial	450	Wisconsin	Judicial	540
Missouri	Non-Judicial	450	Wyoming	Non-Judicial	360
Montana	Non-Judicial	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.

**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.
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.
COVID-19 Foreclosure Moratorium	Credit will be given for the actual number of days the Mortgage was subject to the COVID-19 Foreclosure Moratorium. The begin date will either be 3/1/2020 or the LPI, whichever is later; and the end date will be December 31, 2021, up to a maximum of 670 days.
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), up to a maximum of 360 days. For COVID-19 forbearance plans (reported using Delinquency Status Code 09 – Forbearance and Delinquency Reason Code 22) with start dates between March 1, 2020 – February 28, 2021, up to a maximum of 540 days.

Servicers may contact their Fannie Mae Account Team if they have questions about this Lender Letter. Have Guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).