



December 4, 2015

To: Clients and Friends

From: David F. Dulock

Subject: VA State Foreclosure Timeframes Allowable for Payment of Interest

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In the December 4, 2015, issue of the *Federal Register* (80 FR 75899, [click here](#)), the Department of Veterans Affairs (VA) issued a notice concerning the state foreclosure timeframes allowable in the calculation of the maximum interest payable on a foreclosure of a VA-guaranteed loan. The new foreclosure timeframes will be effective for all loan terminations completed on or after January 4, 2016.

The following table represents the Secretary's determination of the reasonable foreclosure timeframes for the preferred method of terminating VA-guaranteed loans. VA will extend the timeframes, and increase the amount of resultant interest payable under a claim, if VA determines that an acceptable cause prevented the holder from foreclosing timely. For an explanation of the allowable causes and the procedures for requesting increases, see 38 CFR 36.4314(f)(2), 36.4324(a)(3)(ii), VA Loan Electronic Reporting Interface (VALERI) Servicer guide, and VA's Web site at http://www.benefits.va.gov/homeloans/servicers_valeri.asp.

Jurisdiction	Timeframe (calendar days)	Jurisdiction	Timeframe (calendar days)	Jurisdiction	Timeframe (calendar days)
Alabama	360	Kentucky	540	North Dakota	630
Alaska	450	Louisiana	510	Ohio	570
Arizona	330	Maine	690	Oklahoma	570
Arkansas	450	Maryland	660	Oregon	600
California	510	Massachusetts	440	Pennsylvania	750
Colorado	420	Michigan	300	Puerto Rico	720
Connecticut	750	Minnesota	390	Rhode Island	660
Delaware	780	Mississippi	360	South Carolina	600
District of Columbia	300	Missouri	330	South Dakota	570
Florida	810	Montana	450	Tennessee	300
Georgia	330	Nebraska	420	Texas	390
Guam	500	Nevada	690	Utah	540
Hawaii	840	New Hampshire	420	Vermont	810
Idaho	540	New Jersey	750	Virgin Islands	510
Illinois	630	New Mexico	720	Virginia	390
Indiana	570	New York— Western Counties ¹	820	Washington	660
Iowa	630	New York— Eastern Counties	990	West Virginia	300
Kansas	420	North Carolina	450	Wisconsin	510
				Wyoming	330

¹ Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Steuben, Wayne, Wyoming, and Yates. The remaining counties are in Eastern New York.

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