

Mortgage Loan File Retention Requirements

Information concerning document retention requirements is provided for information purposes only and not as legal advice. Because laws and regulations are subject to change, and users may have entered into agreements with other parties that extend or otherwise modify the retention period listed below, users should consult experienced legal counsel about current legal requirements applicable to their practices. All retention periods commence at closing except when noted.



STATE	RETENTION PERIOD FOR ORIGINATORS	RETENTION PERIOD FOR LENDERS
Alabama	3 years	2 years
Alaska	0	0
Arizona	5 years	2 years
Arkansas	5 years	5 years
California	3 years	2 years
Colorado	0	4 years
Connecticut	2 years	2 years
Delaware	2 years (denials 25 months, litigation records 5 years)	2 years (denials 25 months, litigation records 5 years)
District of Columbia (DC)	3 years (5 years offsite)	3 years (5 years offsite)
Florida	3 years	3 years
Georgia	5 years	5 years
Hawaii	0	0
Idaho	3 years	3 years
Illinois	3 years (5 years High Risk Home Loans)	3 years
Indiana	2 years	2 years
Iowa	25 months	25 months
Kansas	25 months (Mortgage Business Act), 6 years (Loan Broker Act)	2 years
Kentucky	0	0
Louisiana	2 years	2 years
Maine	2 years	2 years
Maryland	25 months	25 months
Massachusetts	0	3 years
Michigan	2 years (Secondary Mortgage Act), 3 years (First Mortgage Act)	2 years (Secondary Mortgage Act), 3 years (First Mortgage Act)
Minnesota	26 months	26 months
Mississippi	3 years (from loan app date)	0
Missouri	3 years	3 years
Montana	5 years	0
Nebraska	2 years	2 years
Nevada	4 years	4 years
New Hampshire	3 years	3 years
New Jersey	3 years	3 years
New Mexico	6 years	6 years
New York	3 years	0
North Carolina	3 years	3 years
North Dakota	6 years	6 years
Ohio	4 years	4 years
Oklahoma	4 years	4 years
Oregon	5 years	5 years
Pennsylvania	2 years	2 years
Rhode Island	3 years	3 years
South Carolina	3 years	2 years
South Dakota	0	3 years
Tennessee	2 years (rejected loan apps 25 months)	0 (rejected loan apps 25 months)
Texas	4 years	4 years
Utah	4 years	4 years
Vermont	7 years	7 years
Virginia	3 years	3 years
Washington	25 months	25 months
West Virginia	2 years	3 years
Wisconsin	25 months	25 months
Wyoming	0	25 months
Guam	0	0
Puerto Rico	0	0
Virgin Islands	0	0