

Allowable Foreclosure Fees			
State	Non-Judicial Maximum Fee	Judicial Maximum Fee	Effective Date all files active as of
Alabama	\$1,900 <sup>1</sup>	On Approval <sup>2</sup>	1/1/2023
Alaska	\$2,300	On Approval <sup>2</sup>	1/1/2023
Arizona	\$1,900	On Approval <sup>2</sup>	1/1/2023
Arkansas	\$1,950	On Approval <sup>2</sup>	1/1/2023
California	\$1,900	On Approval <sup>2</sup>	1/1/2023
Colorado	\$2,400	On Approval <sup>2</sup>	1/1/2023
Connecticut	N/A	\$3,750 <sup>4,5</sup>	1/1/2023
Delaware	N/A	\$2,650	1/1/2023
District of Columbia	N/A	\$3,200	1/1/2023
Florida	N/A	\$4,750 <sup>12</sup>	1/1/2023
Georgia	\$1,900	On Approval <sup>2</sup>	1/1/2023
Guam	\$2,550	On Approval <sup>2</sup>	1/1/2023
Hawaii	N/A	\$9,350 <sup>8</sup>	2/9/2022
Idaho	\$1,700	On Approval <sup>2</sup>	1/1/2023
Illinois	N/A	\$3,350	1/1/2023
Indiana	N/A	\$3,200	1/1/2023
Iowa	On Approval <sup>2</sup>	\$2,700	1/1/2023
Kansas	N/A	\$2,700	1/1/2023
Kentucky	N/A	\$3,350	1/1/2023
Louisiana	N/A	\$2,700	1/1/2023
Maine	N/A	\$4,300 <sup>4</sup>	1/1/2023
Maryland	\$3,350 <sup>6</sup>	On Approval <sup>2</sup>	1/1/2023
Massachusetts	N/A	\$4,000 <sup>4</sup>	1/1/2023
Michigan	\$2,200	On Approval <sup>2</sup>	1/1/2023
Minnesota	\$2,050 <sup>9</sup>	On Approval <sup>2</sup>	1/1/2023
Mississippi	\$1,700 <sup>1</sup>	On Approval <sup>2</sup>	1/1/2023
Missouri	\$1,900	On Approval <sup>2</sup>	1/1/2023
Montana	\$2,000	On Approval <sup>2</sup>	1/1/2023
Nebraska	\$1,600	On Approval <sup>2</sup>	1/1/2023
Nevada	\$2,250	On Approval <sup>2</sup>	1/1/2023
New Hampshire	\$1,900	On Approval <sup>2</sup>	1/1/2023

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New Jersey	N/A	\$5,200	1/1/2023
New Mexico	N/A	\$4,450	1/1/2023
New York	\$1,600 <sup>10</sup>	-	1/1/2023
	-	\$5,650 <sup>4,10</sup>	2/9/2022
North Carolina	\$2,500	On Approval <sup>2</sup>	1/1/2023
North Dakota	N/A	\$2,550	1/1/2023
Ohio	N/A	\$3,450	1/1/2023
Oklahoma	N/A	\$3,000	1/1/2023
Oregon	\$1,900	On Approval <sup>2</sup>	1/1/2023
Pennsylvania	N/A	\$3,450	1/1/2023
Puerto Rico	N/A	\$3,300 <sup>4,11</sup>	1/1/2023
Rhode Island	\$2,500	On Approval <sup>2</sup>	1/1/2023
South Carolina	N/A	\$3,150	1/1/2023
South Dakota	N/A	\$2,500	1/1/2023
Tennessee	\$1,700	On Approval <sup>2</sup>	1/1/2023
Texas	\$1,900 <sup>7</sup>	-	1/1/2023
	-	\$3,100 <sup>2,13</sup>	2/9/2022
Utah	\$1,900	On Approval <sup>2</sup>	1/1/2023
Vermont	N/A	\$3,550	1/1/2023
Virgin Islands	N/A	\$3,050	1/1/2023
Virginia	\$2,300	On Approval <sup>2</sup>	1/1/2023
Washington	\$2,000	\$3,550 <sup>2,3</sup>	1/1/2023
West Virginia	\$1,600 <sup>1,6</sup>	On Approval <sup>2</sup>	1/1/2023
Wisconsin	N/A	\$2,800	1/1/2023
Wyoming	\$1,700	On Approval <sup>2</sup>	1/1/2023

Footnotes:

<sup>1</sup>This fee covers the combined attorney's and notary's fees.

<sup>2</sup>Because this is not the preferred method of foreclosure, the servicer must obtain approval of its use from Fannie Mae's Regional Counsel prior to initiation by submitting the *Non-Routine Litigation Form* ([Form 20](#)). Applicable fees will be authorized through the Excess Fee process.

<sup>3</sup>In Washington, the \$3,550 fee only applies to judicial foreclosure actions involving e-Notes, as Fannie Mae's prior approval is not required to proceed judicially for e-Note foreclosures. For all other judicial foreclosure actions in Washington, Fannie Mae approval is required (see footnote 2).

<sup>4</sup>This fee includes the work to complete the transfer of title to a successful bidder when the property is sold to a third party.

<sup>5</sup>This fee applies to Strict Foreclosures. If the court orders a Foreclosure by Sale (or a Foreclosure by Market Sale on or after January 1, 2015), the fee will be \$4,050.

<sup>6</sup>This fee includes the attorney's fee, the notary's fee and the trustee's commission (or statutory fee).

<sup>7</sup>Fannie Mae will not reimburse the servicer for posting costs incurred after September 1, 2015, in connection with Texas foreclosures, as these services are included in the allowable foreclosure attorney fee.

<sup>8</sup>This fee applies to judicial foreclosures in Honolulu County. The maximum fee for all other counties is \$10,400.

<sup>9</sup>For any case in which the attorney provides services for "proceedings subsequent" (or "PS") that involve registered land, Fannie Mae will reimburse an additional \$800 attorney fee as well as any actual, reasonable and necessary costs associated with the PS action. The Mortgage Default Counsel law firm retained by the servicer must request reimbursement of these PS fees and costs directly from Fannie Mae instead of billing them to the servicer.

<sup>10</sup>In New York, the non-judicial foreclosure process is to be used only in connection with cooperative share loans. The fee includes all steps in the foreclosure process, including the transfer of the stock and the lease for an occupied cooperative unit.

<sup>11</sup>In addition to the allowable foreclosure fee, Fannie Mae will pay a notary fee up to the greater of \$250 or one percent (1%) of the bid amount on the mortgage being foreclosed.

<sup>12</sup>The allowable fee for foreclosures in Florida, where judgment is obtained as a result of an uncontested trial, is established at \$6,100.

<sup>13</sup>This fee applies only to a judicial foreclosure involving a Texas Section 50(a)(6) mortgage loan.