Fannie Mae

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

Excess Foreclosure Restart Fees				
State	Non-Judicial Maximum Fee	Judicial Maximum Fee	Effective Date all files active as of	
New Jersey	N/A	\$5,200	1/1/2023	
New Mexico	N/A	\$4,450	1/1/2023	
New York	\$1,600 ¹⁰	-	1/1/2023	
	-	\$5,650 ^{4,10}	2/9/2022	
North Carolina	\$2,500	On Approval ²	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 ²	1/1/2023	
Pennsylvania	N/A	\$3,450	1/1/2023	
Puerto Rico	N/A	\$3,300 ^{4,11}	1/1/2023	
Rhode Island	\$2,500	On Approval ²	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 ²	1/1/2023	
Texas	\$1,900 ⁷	-	1/1/2023	
	-	\$3,100 ^{2,13}	2/9/2022	
Utah	\$1,900	On Approval ²	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 ²	1/1/2023	
Washington	\$2,000	\$3,550 ^{2,3}	1/1/2023	
West Virginia	\$1,600 ^{1,6}	On Approval ²	1/1/2023	
Wisconsin	N/A	\$2,800	1/1/2023	
Wyoming	\$1,700	On Approval ²	1/1/2023	

Note:

Expense Type: Complete Restart of a Foreclosure Action

Footnotes:

¹This fee covers the combined attorney's and notary's fees.

²Because 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.

³In 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).

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

⁵This 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.

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

⁷Fannie 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.

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

⁹For 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.

¹⁰In 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.

¹¹In 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.

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