Fannie Mae

Allowable Foreclosure Attorney Fees Exhibit

The following table contains the maximum attorney fees that Fannie Mae allows for legal work related to foreclosures for all Fannie Mae mortgage loans. The allowable fee applies for the life of the default and covers all services necessary to complete a routine foreclosure action in the jurisdiction. In the event that a default is cured, such as by a completed loan modification or reinstatement, and the loan subsequently becomes delinquent again, a new allowable fee applies without the need for excess fee approval when the servicer must initiate new foreclosure proceedings.

State	Non-Judicial Foreclosure	Judicial Foreclosure
Alabama	$2,400[1]	On Approval[2]
Alaska	$2,800	On Approval[2]
Arizona	$2,400	On Approval[2]
Arkansas	$2,425	On Approval[2]
California	$2,425	On Approval[2]
Colorado	$2,975	On Approval[2]
Connecticut	N/A	$4,650 Strict[4] $5,300 FC-by-Sale
Delaware	N/A	$3,400
District of Columbia	N/A	$3,950
Florida	N/A	$5,725
Georgia	$2,350	On Approval[2]
Guam	$3,525	On Approval[2]
Hawaii	N/A	$12,700
Idaho	$2,150	On Approval[2]
Illinois	N/A	$4,350
Indiana	N/A	$3,875
Iowa	On Approval[2]	$3,400
Kansas	N/A	$3,400
Kentucky	N/A	$4,125
Louisiana	N/A	$3,400
Maine	N/A	$5,400[4]
Maryland	$4,125[6]	On Approval[2]

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This document is incorporated by reference into the Fannie Mae Servicing Guide.

State	Non-Judicial Foreclosure	Judicial Foreclosure
Massachusetts	N/A	$5,000[4]
Michigan	$2,700	On Approval[2]
Minnesota	$2,525[9]	On Approval[2]
Mississippi	$2,125[1]	On Approval[2]
Missouri	$2,325	On Approval[2]
Montana	$2,650	On Approval[2]
Nebraska	$2,125	On Approval[2]
Nevada	$2,800	On Approval[2]
New Hampshire	$2,325	On Approval[2]
New Jersey	N/A	$7,100
New Mexico	N/A	$5,550
New York	$2,125 co-op[10]	$7,200 judicial [4, 10]
North Carolina	$3,125	On Approval[2]
North Dakota	N/A	$3,500
Ohio	N/A	$4,250
Oklahoma	N/A	$3,875
Oregon	$2,375	On Approval[2]
Pennsylvania	N/A	$4,400
Puerto Rico	N/A	$4,025[4]
Rhode Island	$3,125	On Approval[2]
South Carolina	N/A	$4,075
South Dakota	N/A	$3,400
Tennessee	$2,225	On Approval[2]
Texas	$2,425[7]	$4,025 [2, 13]
Utah	$2,375	On Approval[2]
Vermont	N/A	$4,400
Virgin Islands	N/A	$3,710
Virginia	$2,750	On Approval[2]

State	Non-Judicial Foreclosure	Judicial Foreclosure
Washington	$2,550	$4,400 (eNotes)[2, 3]
West Virginia	$2,125[1,6]	On Approval[2]
Wisconsin	N/A	$3,550
Wyoming	$2,225	On Approval[2]

Footnotes:
[1]This fee covers the combined attorney's and notary's fees.
[2]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.
[3]In Washington, the $4,400 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).
[4]This fee includes the work to complete the transfer of title to a successful bidder when the property is sold to a third party.
[5] Reserved.
[6]This fee includes the attorney's fee, the notary's fee and the trustee's commission (or statutory fee).
[7]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.
[8] Reserved.
[9]For any case in which the attorney provides services for "proceedings subsequent" (or "PS") that involve registered land, Fannie Mae will reimburse an additional $1,150 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.
[10]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.
[11] Reserved.
[12] Reserved.
[13]This fee applies only to a judicial foreclosure involving a Texas Section 50(a)(6) mortgage loan.

When a servicer requests reimbursement from Fannie Mae for a fee amount based on specified conditions contained in a footnote above, the servicer's reimbursement request must contain a description or sufficient supporting documentation to allow Fannie Mae to properly evaluate the request.