



## Allowable Foreclosure Attorney Fees Exhibit

The following table contains the maximum attorney’s 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	\$1,700 <sup>1</sup>	On Approval <sup>2</sup>
Alaska	\$2,000	On Approval <sup>2</sup>
Arizona	\$1,700	On Approval <sup>2</sup>
Arkansas	\$1,700	On Approval <sup>2</sup>
California	\$1,700	On Approval <sup>2</sup>
Colorado	\$2,200	On Approval <sup>2</sup>
Connecticut	N/A	\$3,200 <sup>4,5</sup>
Delaware	N/A	\$2,450
District of Columbia	N/A	\$2,875
Florida	N/A	\$4,100 <sup>12</sup>
Georgia	\$1,700	On Approval <sup>2</sup>
Guam	\$2,225	On Approval <sup>2</sup>
Hawaii	N/A	\$9,000 <sup>8</sup>
Idaho	\$1,550	On Approval <sup>2</sup>
Illinois	N/A	\$3,000
Indiana	N/A	\$2,800
Iowa	\$1,275	\$2,450
Kansas	N/A	\$2,400
Kentucky	N/A	\$3,000
Louisiana	N/A	\$2,500
Maine	N/A	\$3,950 <sup>4</sup>
Maryland	\$3,000 <sup>6</sup>	On Approval <sup>2</sup>
Massachusetts	N/A	\$3,400 <sup>4</sup>

State	Non-Judicial Foreclosure	Judicial Foreclosure
Michigan	\$1,900	On Approval <sup>2</sup>
Minnesota	\$1,775 <sup>9</sup>	On Approval <sup>2</sup>
Mississippi	\$1,500 <sup>1</sup>	On Approval <sup>2</sup>
Missouri	\$1,700	On Approval <sup>2</sup>
Montana	\$1,800	On Approval <sup>2</sup>
Nebraska	\$1,400	On Approval <sup>2</sup>
Nevada	\$2,000	On Approval <sup>2</sup>
New Hampshire	\$1,725	On Approval <sup>2</sup>
New Jersey	N/A	\$4,500
New Mexico	N/A	\$4,000
New York	\$1,450 <sup>10</sup>	\$5,225 <sup>4,10</sup>
North Carolina	\$2,175	On Approval <sup>2</sup>
North Dakota	N/A	\$2,350
Ohio	N/A	\$3,000
Oklahoma	N/A	\$2,700
Oregon	\$1,700	\$3,700
Pennsylvania	N/A	\$3,200
Puerto Rico	N/A	\$2,800 <sup>4,11</sup>
Rhode Island	\$2,250	On Approval <sup>2</sup>
South Carolina	N/A	\$2,850
South Dakota	N/A	\$2,250
Tennessee	\$1,500	On Approval <sup>2</sup>
Texas	\$1,700 <sup>7</sup>	On Approval <sup>2</sup>
Utah	\$1,700	On Approval <sup>2</sup>
Vermont	N/A	\$3,200
Virgin Islands	N/A	\$2,650
Virginia	\$1,700	On Approval <sup>2</sup>
Washington	\$1,800	\$3,050 <sup>2,3</sup>
West Virginia	\$1,450 <sup>1,6</sup>	On Approval <sup>2</sup>

State	Non-Judicial Foreclosure	Judicial Foreclosure
Wisconsin	N/A	\$2,600
Wyoming	\$1,550	On Approval <sup>2</sup>

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 \$3,050 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>For jurisdictions other than New York, an additional \$200 will be permitted when the property is sold to a third party and the attorney must perform additional work to complete the transfer of title to the successful bidder. For New York, the additional fee is \$450.

<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 \$3,450.

<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 \$10,000.

<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 \$700 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 \$5,200.

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.