



## 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	\$2,275 <sup>1</sup>	On Approval <sup>2</sup>
Alaska	\$2,650	On Approval <sup>2</sup>
Arizona	\$2,250	On Approval <sup>2</sup>
Arkansas	\$2,300	On Approval <sup>2</sup>
California	\$2,300	On Approval <sup>2</sup>
Colorado	\$2,800	On Approval <sup>2</sup>
Connecticut	N/A	\$4,400 Strict <sup>4</sup> \$5,000 FC-by-Sale
Delaware	N/A	\$3,200
District of Columbia	N/A	\$3,725
Florida	N/A	\$5,400 Default/MSJ \$6,900 Trial
Georgia	\$2,225	On Approval <sup>2</sup>
Guam	\$3,325	On Approval <sup>2</sup>
Hawaii	N/A	\$12,000
Idaho	\$2,025	On Approval <sup>2</sup>
Illinois	N/A	\$4,100
Indiana	N/A	\$3,650
Iowa	On Approval <sup>2</sup>	\$3,200
Kansas	N/A	\$3,200
Kentucky	N/A	\$3,900
Louisiana	N/A	\$3,200
Maine	N/A	\$5,100 <sup>4</sup>
Maryland	\$3,900 <sup>6</sup>	On Approval <sup>2</sup>

State	Non-Judicial Foreclosure	Judicial Foreclosure
Massachusetts	N/A	\$4,700 <sup>4</sup>
Michigan	\$2,550	On Approval <sup>2</sup>
Minnesota	\$2,375 <sup>9</sup>	On Approval <sup>2</sup>
Mississippi	\$2,000 <sup>1</sup>	On Approval <sup>2</sup>
Missouri	\$2,200	On Approval <sup>2</sup>
Montana	\$2,500	On Approval <sup>2</sup>
Nebraska	\$2,000	On Approval <sup>2</sup>
Nevada	\$2,650	On Approval <sup>2</sup>
New Hampshire	\$2,200	On Approval <sup>2</sup>
New Jersey	N/A	\$6,700
New Mexico	N/A	\$5,250
New York	\$2,000 co-op <sup>10</sup>	\$6,800 judicial <sup>4,10</sup>
North Carolina	\$2,950	On Approval <sup>2</sup>
North Dakota	N/A	\$3,300
Ohio	N/A	\$4,000
Oklahoma	N/A	\$3,650
Oregon	\$2,250	On Approval <sup>2</sup>
Pennsylvania	N/A	\$4,150
Puerto Rico	N/A	\$3,800 <sup>4</sup>
Rhode Island	\$2,950	On Approval <sup>2</sup>
South Carolina	N/A	\$3,850
South Dakota	N/A	\$3,200
Tennessee	\$2,100	On Approval <sup>2</sup>
Texas	\$2,300 <sup>7</sup>	\$3,800 <sup>2,13</sup>
Utah	\$2,250	On Approval <sup>2</sup>
Vermont	N/A	\$4,150
Virgin Islands	N/A	\$3,500
Virginia	\$2,600	On Approval <sup>2</sup>

State	Non-Judicial Foreclosure	Judicial Foreclosure
Washington	\$2,400	\$4,150 (eNotes) <sup>2,3</sup>
West Virginia	\$2,000 <sup>1,6</sup>	On Approval <sup>2</sup>
Wisconsin	N/A	\$3,350
Wyoming	\$2,100	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 \$4,150 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> Reserved.

<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> Reserved.

<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 \$1,100 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> Reserved.

<sup>12</sup> Reserved.

<sup>13</sup>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.