



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	\$1,800 ¹	On Approval ²
Alaska	\$2,125	On Approval ²
Arizona	\$1,800	On Approval ²
Arkansas	\$1,800	On Approval ²
California	\$1,800	On Approval ²
Colorado	\$2,350	On Approval ²
Connecticut	N/A	\$3,450 ^{4,5}
Delaware	N/A	\$2,600
District of Columbia	N/A	\$3,050
Florida	N/A	\$4,350 ¹²
Georgia	\$1,800	On Approval ²
Guam	\$2,350	On Approval ²
Hawaii	N/A	\$9,350 ⁸
Idaho	\$1,650	On Approval ²
Illinois	N/A	\$3,200
Indiana	N/A	\$2,975
Iowa	On Approval	\$2,600
Kansas	N/A	\$2,550
Kentucky	N/A	\$3,200
Louisiana	N/A	\$2,650
Maine	N/A	\$4,250 ⁴
Maryland	\$3,200 ⁶	On Approval ²
Massachusetts	N/A	\$3,675 ⁴

State	Non-Judicial Foreclosure	Judicial Foreclosure
Michigan	\$2,025	On Approval ²
Minnesota	\$1,875 ⁹	On Approval ²
Mississippi	\$1,600 ¹	On Approval ²
Missouri	\$1,800	On Approval ²
Montana	\$1,925	On Approval ²
Nebraska	\$1,500	On Approval ²
Nevada	\$2,125	On Approval ²
New Hampshire	\$1,825	On Approval ²
New Jersey	N/A	\$4,775
New Mexico	N/A	\$4,250
New York	\$1,550 ¹⁰	\$5,650 ^{4,10}
North Carolina	\$2,300	On Approval ²
North Dakota	N/A	\$2,500
Ohio	N/A	\$3,200
Oklahoma	N/A	\$2,875
Oregon	\$1,800	\$3,925
Pennsylvania	N/A	\$3,400
Puerto Rico	N/A	\$3,025 ¹¹
Rhode Island	\$2,400	On Approval ²
South Carolina	N/A	\$3,025
South Dakota	N/A	\$2,400
Tennessee	\$1,600	On Approval ²
Texas	\$1,800 ⁷	\$3,100 ^{2,13}
Utah	\$1,800	On Approval ²
Vermont	N/A	\$3,400
Virgin Islands	N/A	\$2,825
Virginia	\$2,100	On Approval ²
Washington	\$1,925	\$3,250 ^{2,3}
West Virginia	\$1,550 ^{1,6}	On Approval ²

State	Non-Judicial Foreclosure	Judicial Foreclosure
Wisconsin	N/A	\$2,775
Wyoming	\$1,650	On Approval ²

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 \$3,250 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 \$3,725.

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 \$750 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 \$5,525.

¹³This 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.