

**Uncontested foreclosure fees as of 04-18-19 - FUTURE REVISION 04/18/19**

**REVISION NUMBER:** 04182019 **DATE:** 04/18/2019  
**REVISION REMARKS:** THIS CONTENT WILL BECOME EFFECTIVE ON 04/18/2019. CURRENT REQUIREMENTS APPEAR UNSHADED BELOW.

**Exhibit 57A: Approved Attorney Fees and Title Expenses (Future effective date 04/18/19)**

Written pre-approval from Freddie Mac is required before incurring any expense in excess of any of the below amounts. See [Sections 9701.11](#) and [9701.15](#) regarding reimbursable expenses incurred during legal proceedings and non-reimbursable expenses.

Foreclosure Attorney Fees <sup>1, 2, 3</sup>			Title Work <sup>4</sup>
STATE	JUDICIAL FORECLOSURE	NON-JUDICIAL FORECLOSURE	EXPENSE LIMITS
Alabama <sup>5</sup>	-	\$1,700	\$365
Alaska <sup>5</sup>	-	\$2,000	Trustee Sale Guarantee
Arizona	-	\$1,700	Trustee Sale Guarantee
Arkansas <sup>5</sup>	-	\$1,750	\$365
California	-	\$1,700	Trustee Sale Guarantee
Colorado <sup>5</sup>	-	\$2,100	Foreclosure Guarantee
Connecticut	\$3,100	-	\$340
Delaware	\$2,250	-	\$340
District of Columbia <sup>5</sup>	\$2,875	\$1,500	\$365
Florida <sup>6</sup>	\$4,200	-	\$400
Georgia <sup>5</sup>	-	\$1,700	\$375
Guam <sup>5</sup>	-	\$2,000	\$275
Hawaii	\$4,500	-	Litigation Guarantee (\$400)
Idaho <sup>5</sup>	-	\$1,450	Trustee Sale Guarantee
Illinois	\$3,000	-	\$365
Indiana	\$3,000	-	\$400
Iowa	\$2,450	-	\$575
Kansas	\$2,450	-	\$340
Kentucky <sup>7</sup>	\$3,000	-	\$375
Louisiana	\$2,500	-	\$415
Maine	\$3,250	-	\$340
Maryland <sup>5</sup>	-	\$3,000	\$390
Massachusetts <sup>5</sup>	-	\$3,200	\$425
Michigan <sup>5, 8</sup>	-	\$2,000	\$400
Minnesota <sup>5, 8</sup> The approved attorney fee for Torrens Act is \$1,000 (Expense code 010002)	\$2,250	\$2,500	\$275
Mississippi <sup>5</sup>	-	\$1,500	\$340

Missouri <sup>5</sup>	-	\$1,700	\$340
Montana <sup>5</sup>	-	\$1,700	Trustee Sale Guarantee
Nebraska <sup>5</sup>	\$2,450	\$1,450	\$275
Nevada	-	\$2,000	Trustee Sale Guarantee
New Hampshire <sup>5</sup>	-	\$1,700	\$340
New Jersey <sup>9</sup>	\$4,350	-	\$425
New Mexico	\$4,050	-	\$475
New York <sup>6, 9</sup>	\$4,200	-	\$510
New York City <sup>6, 9, 10</sup>	\$5,225	-	\$560
North Carolina <sup>5</sup>	-	\$2,350	\$375
North Dakota	\$2,200	-	\$375
Ohio <sup>7</sup>	\$3,200	-	\$515
Oklahoma	\$2,700	-	\$475
Oregon	\$3,700	\$1,700	Trustee Sale Guarantee
Pennsylvania	\$3,125	-	\$400
Puerto Rico	\$2,700	-	\$310
Rhode Island <sup>5</sup>	-	\$2,250	\$340
South Carolina	\$2,850	-	\$375
South Dakota	\$2,250	-	\$425
Tennessee <sup>5</sup>	-	\$1,500	\$365
Texas <sup>5</sup>	\$2,250	\$1,700	\$265
Utah <sup>5</sup>	-	\$1,700	Trustee Sale Guarantee
Vermont <sup>11</sup>	\$3,200	\$2,000	\$365
Virgin Islands	\$2,500	-	\$425
Virginia <sup>5</sup>	-	\$1,700	\$390
Washington <sup>5</sup>	-	\$1,700	Trustee Sale Guarantee
West Virginia <sup>5</sup>	-	\$1,450	\$525
Wisconsin	\$2,500	-	\$365
Wyoming <sup>5</sup>	-	\$1,450	Foreclosure Title Policy

**Bankruptcy Attorney Fees<sup>12</sup>**

**Chapter**

**Allowable Fee**

**Chapter 7**

Proof of Claim Preparation <sup>13</sup>	\$300
Motion for Relief from Stay (up to two hearings and order)	\$950
<b>Chapter 11 and 12<sup>14</sup></b>	
Proof of Claim Preparation, Plan Review and Plan Negotiations <sup>13</sup>	\$950
Objection to Plan (up to two hearings)	\$550
Motion for Relief from Stay (up to two hearings and order)	\$1,050
Agreed Order; Court Certification of Default/Stay Terminated	\$200
Agreed Order; Notice of Default/Stay Termination	\$100
Amended Plan Review <sup>15</sup> (up to two occurrences)	\$300
<b>Chapter 13</b>	
Proof of Claim Preparation, Plan Review and Plan Negotiations <sup>13</sup>	\$950
Objection to Plan (up to two hearings)	\$550
Motion for Relief from Stay (up to two hearings and order)	\$1,050
Agreed Order; Court Certification of Default/Stay Terminated	\$200
Agreed Order; Notice of Default/Stay Termination	\$100
Payment Change Notifications (up to two notifications)	\$200
Notice of Fees, Expenses and Charges (up to two notifications)	\$200
Response to Final Cure Payment for Agreed Response	\$100
Response to Final Cure Payment for Dispute	\$500
Amended Plan Review <sup>15</sup> (up to two occurrences)	\$300
<b>Chapters 7, 11, 12 and 13</b>	
Multiple Filing Litigation <sup>16</sup>	\$600
Additional Hearings (up to two hearings)	\$500

- <sup>1</sup> Approved foreclosure attorney fees for an uncontested foreclosure. Additionally, these expense limits include the cost of any file setup fee charged to the law firm by Freddie Mac, as well as the services required in order to meet the reporting requirements pursuant to [Section 9501.10](#).
- <sup>2</sup> Deed-in-lieu of foreclosure – Freddie Mac will reimburse the Servicer up to \$400 in attorneys' fees for the preparation and recordation of a release of Mortgage. However, for Mortgages referred to foreclosure prior to the Servicer's evaluation of a Borrower for a deed-in-lieu of foreclosure, Freddie Mac will not reimburse the Servicer for any fees or costs associated with a deed-in-lieu of foreclosure if it is incomplete or unsuccessful.
- <sup>3</sup> Mediation attorney fees and court costs, when required by State or local law, as well as fees charged by a mediation manager or coordinator for participation in a pre-foreclosure mediation program are reimbursable with prior written approval from Freddie Mac in accordance with [Section 9701.11](#).
- <sup>4</sup> Expense limits for title work include the cost of an update to the title if required by the State, or to ensure clear and marketable title to the Mortgaged Premises after the foreclosure sale. Freddie Mac will not reimburse for any additional title abstract, commitment or policy. If the Servicer must obtain an additional update to the title because the original is stale due to bankruptcy delay, Freddie Mac will reimburse the Servicer up to \$125 for the update in Maryland, Ohio and Virginia, and \$75 for all other States. Servicers must contact Freddie Mac for written pre-approval for an additional update if the title becomes stale for any other reason.
- <sup>5</sup> For non-judicial foreclosures in these States, if a Servicer must restart a foreclosure proceeding, in whole or in part, due to an allowable delay as defined in [Section 9301.46](#), Freddie Mac will reimburse the Servicer in accordance with [Section 9701.12](#).
- <sup>6</sup> Freddie Mac will reimburse the Servicer up to an additional \$1,750 in attorneys' fees for all work necessary to complete the bulk trial foreclosure process in Florida in accordance with [Section 9301.20](#), or to complete an inquest or bulk trial in New York in accordance with [Section 9301.22](#).
- <sup>7</sup> The title work expense limit reflects the title search fee and the cost of an update to title only. If the State also requires a filed rate insurance product or premium, customarily referred to as the title preliminary report, then the Servicer can be reimbursed this additional amount as a cost by using expense code 300008 (Title Preliminary Cost).
- <sup>8</sup> Freddie Mac will reimburse the Servicer for attorney fees to shorten a redemption period, when allowed by applicable State law, if the Servicer has submitted and Freddie Mac has granted written pre-approval of the Servicer's request via the Reimbursement System.
- <sup>9</sup> Freddie Mac will reimburse the Servicer for attorney fees to foreclose on a Cooperative Share Loan, if the Servicer has submitted and Freddie Mac has granted written pre-approval of the Servicer's request via the Freddie Mac Reimbursement System.
- <sup>10</sup> Includes the five boroughs of New York City (Manhattan, Brooklyn, Queens, Bronx and Staten Island) as well as Nassau and Suffolk Counties.
- <sup>11</sup> The higher attorney fee listed is for cases where there is equity in the property, thus requiring a foreclosure by judicial sale.
- <sup>12</sup> If a case converts, Freddie Mac will reimburse the Servicer for up to the allowable legal fee for each of the chapters filed.
- <sup>13</sup> If a Mortgage Proof of Claim Attachment (Official Form 410A) must be filed with the Proof of Claim (Official Form B410), Servicers can be reimbursed up to an additional \$300. This includes preparation and/or review, as required for filing the Official Form 410A.
- <sup>14</sup> Fees for Chapter 11 or Chapter 12, if otherwise not covered in the above reimbursement amounts, will also require pre-approval from Freddie Mac before incurring any excess expense.
- <sup>15</sup> If the amended plan review is the result of the Servicer's action or inaction, then Freddie Mac would consider any associated bankruptcy costs and fees as non-reimbursable.
- <sup>16</sup> If a Borrower is a multiple-bankruptcy filer and petitions the court to extend the automatic stay, Freddie Mac will reimburse the Servicer for up to \$600 to file an objection to an extension of the automatic stay and attend the related court hearings. If the objection to an extension of the stay is denied and the Servicer must then protect Freddie Mac's interests in the bankruptcy proceeding, Freddie Mac will additionally reimburse the Servicer for the applicable bankruptcy fee, up to the allowable limit, for the chapter of bankruptcy filed.

Related Guide Bulletins	Issue Date
<a href="#">Bulletin 2019-8</a>	April 10, 2019
<a href="#">Bulletin 2019-6</a>	March 13, 2019
<a href="#">Bulletin 2017-26</a>	November 15, 2017
<a href="#">Bulletin 2017-5</a>	April 20, 2017
<a href="#">Bulletin 2016-17</a>	September 14, 2016

