



## 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	\$1,325 <sup>1</sup>	On Approval <sup>2</sup>
Alaska	\$1,625	On Approval <sup>2</sup>
Arizona	\$1,350	On Approval <sup>2</sup>
Arkansas	\$1,475	On Approval <sup>2</sup>
California	\$1,425	On Approval <sup>2</sup>
Colorado	\$1,650	On Approval <sup>2</sup>
Connecticut	N/A	\$2,900 <sup>3,4,5</sup>
Delaware	N/A	\$2,350 <sup>3</sup>
District of Columbia	N/A	\$2,700 <sup>3</sup>
Florida	N/A	\$3,450 <sup>3,12</sup>
Georgia	\$1,325	On Approval <sup>2</sup>
Guam	\$1,625	On Approval <sup>2</sup>
Hawaii	N/A	\$3,775 <sup>8</sup>
Idaho	\$1,250	On Approval <sup>2</sup>
Illinois	N/A	\$2,750 <sup>3</sup>
Indiana	N/A	\$2,500 <sup>3</sup>
Iowa	\$1,275	\$2,300 <sup>3</sup>
Kansas	N/A	\$2,250 <sup>3</sup>
Kentucky	N/A	\$2,700 <sup>3</sup>
Louisiana	N/A	\$2,350 <sup>3</sup>
Maine	N/A	\$2,750 <sup>3</sup>
Maryland	\$2,500 <sup>6</sup>	On Approval <sup>2</sup>
Massachusetts	N/A	\$3,000 <sup>3,4</sup>
Michigan	\$1,425	On Approval <sup>2</sup>
Minnesota	\$1,450 <sup>9</sup>	On Approval <sup>2</sup>

State	Non-Judicial Foreclosure	Judicial Foreclosure
Mississippi	\$1,300 <sup>1</sup>	On Approval <sup>2</sup>
Missouri	\$1,375	On Approval <sup>2</sup>
Montana	\$1,250	On Approval <sup>2</sup>
Nebraska	\$1,250	On Approval <sup>2</sup>
Nevada	\$1,525	On Approval <sup>2</sup>
New Hampshire	\$1,450	On Approval <sup>2</sup>
New Jersey	N/A	\$3,425 <sup>3</sup>
New Mexico	N/A	\$2,500 <sup>3</sup>
New York	\$1,225 <sup>10</sup>	\$4,950 <sup>4,10</sup>
North Carolina	\$1,575	On Approval <sup>2</sup>
North Dakota	N/A	\$2,250 <sup>3</sup>
Ohio	N/A	\$2,700 <sup>3</sup>
Oklahoma	N/A	\$2,450 <sup>3</sup>
Oregon	\$1,425	\$3,050 <sup>3</sup>
Pennsylvania	N/A	\$2,800 <sup>3</sup>
Puerto Rico	N/A	\$2,500 <sup>3,4,11</sup>
Rhode Island	\$1,725	On Approval <sup>2</sup>
South Carolina	N/A	\$2,650 <sup>3</sup>
South Dakota	N/A	\$2,250 <sup>3</sup>
Tennessee	\$1,300	On Approval <sup>2</sup>
Texas	\$1,325 <sup>7</sup>	On Approval <sup>2</sup>
Utah	\$1,350	On Approval <sup>2</sup>
Vermont	N/A	\$2,700 <sup>3</sup>
Virgin Islands	N/A	\$2,250 <sup>3</sup>
Virginia	\$1,350	On Approval <sup>2</sup>
Washington	\$1,500	On Approval <sup>2</sup>
West Virginia	\$1,250 <sup>1,6</sup>	On Approval <sup>2</sup>
Wisconsin	N/A	\$2,500 <sup>3</sup>
Wyoming	\$1,250	On Approval <sup>2</sup>

Footnotes:

<sup>1</sup>This fee covers the combined attorney's and notary's fees.

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<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)*. Fannie Mae will provide procedural instructions and applicable fees at the time it grants approval.

<sup>3</sup>The allowable fee applies to all foreclosure referrals regardless of referral date so long as the file is active on or after December 14, 2016. An "active" foreclosure matter is one that has not yet gone to foreclosure sale or been concluded by some other event such as a completed Mortgage Release, short sale, mortgage loan modification, payoff, or reinstatement. A file is considered active in states with a post-foreclosure sale ratification or confirmation process until the foreclosure sale is ratified or confirmed.

<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 \$3,150.

<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 no longer reimburse the servicer or law firm for posting costs incurred after September 1, 2015 in connection with Texas foreclosures (i.e., services the attorney or its vendor performs to post and record legally required foreclosure sale documents). In order to facilitate timely reimbursement of eligible posting costs incurred prior to this date, the servicer's claim must include supporting documentation reflecting the date of any posting services billed.

<sup>8</sup>A fee of \$4,775 will be permitted for judicial foreclosures in locations other than Honolulu County. The foreclosure allowable fee in Hawaii applies to all foreclosure referrals regardless of referral date so long as the file is active on or after April 12, 2017 (see footnote 3 for definition of "active" foreclosure matter).

<sup>9</sup>This fee increases to \$2,150 for any case in which the attorney provides services for "proceedings subsequent" that involve registered land.

<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. The allowable fee for judicial foreclosures in New York applies to all foreclosure referrals in New York regardless of location or referral date so long as the file is active on or after August 17, 2016 (see footnote 3 for definition of "active" foreclosure matter).

<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 \$4,200.

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.