

Servicing Guide

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Allowable Foreclosure Attorney Fees Exhibit (12/21/2022)

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	\$1,900 ⁽¹⁾	On Approval ⁽²⁾
Alaska	\$2,300	On Approval ⁽²⁾
Arizona	\$1,900	On Approval ⁽²⁾
Arkansas	\$1,950	On Approval ⁽²⁾
California	\$1,900	On Approval ⁽²⁾
Colorado	\$2,400	On Approval ⁽²⁾
Connecticut	N/A	\$3,750 ^{(4),(5)}
Delaware	N/A	\$2,650
District of Columbia	N/A	\$3,200
Florida	N/A	\$4,750 ⁽¹²⁾
Georgia	\$1,900	On Approval ⁽²⁾
Guam	\$2,550	On Approval ⁽²⁾
Hawaii	N/A	\$9,350 ⁽⁸⁾
Idaho	\$1,700	On Approval ⁽²⁾
Illinois	N/A	\$3,350
Indiana	N/A	\$3,200
Iowa	On Approval ⁽²⁾	\$2,700

State	Non-Judicial Foreclosure	Judicial Foreclosure
Kansas	N/A	\$2,700
Kentucky	N/A	\$3,350
Louisiana	N/A	\$2,700
Maine	N/A	\$4,300 ⁽⁴⁾
Maryland	\$3,350 ⁽⁶⁾	On Approval ⁽²⁾
Massachusetts	N/A	\$4,000 ⁽⁴⁾
Michigan	\$2,200	On Approval ⁽²⁾
Minnesota	\$2,050 ⁽⁹⁾	On Approval ⁽²⁾
Mississippi	\$1,700 ⁽¹¹⁾	On Approval ⁽²⁾
Missouri	\$1,900	On Approval ⁽²⁾
Montana	\$2,000	On Approval ⁽²⁾
Nebraska	\$1,600	On Approval ⁽²⁾
Nevada	\$2,250	On Approval ⁽²⁾
New Hampshire	\$1,900	On Approval ⁽²⁾
New Jersey	N/A	\$5,200
New Mexico	N/A	\$4,450
New York	\$1,600 ⁽¹⁰⁾	\$5,650 ^{(4),(10)}
North Carolina	\$2,500	On Approval ⁽²⁾
North Dakota	N/A	\$2,550
Ohio	N/A	\$3,450
Oklahoma	N/A	\$3,000
Oregon	\$1,900	On Approval ⁽²⁾
Pennsylvania	N/A	\$3,450
Puerto Rico	N/A	\$3,300 ⁽¹¹⁾
Rhode Island	\$2,500	On Approval ⁽²⁾
South Carolina	N/A	\$3,150
South Dakota	N/A	\$2,500
Tennessee	\$1,700	On Approval ⁽²⁾
Texas	\$1,900 ⁷	\$3,100 ^{(2),(13)}

State	Non-Judicial Foreclosure	Judicial Foreclosure
Utah	\$1,900	On Approval ⁽²⁾
Vermont	N/A	\$3,550
Virgin Islands	N/A	\$3,050
Virginia	\$2,300	On Approval ⁽²⁾
Washington	\$2,000	\$3,550 ^{(2),(3)}
West Virginia	\$1,600 ^{(1),(6)}	On Approval ⁽²⁾
Wisconsin	N/A	\$2,800
Wyoming	\$1,700	On Approval ⁽²⁾

Footnotes:

⁽¹⁾This fee covers the combined attorney's and notary's fees.

⁽²⁾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 29](#)). Applicable fees will be authorized through the Excess Fee process.

⁽³⁾In Washington, the \$3,550 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).

⁽⁴⁾This fee includes the work to complete the transfer of title to a successful bidder when the property is sold to a third party.

⁽⁵⁾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 \$4,050.

⁽⁶⁾This fee includes the attorney's fee, the notary's fee and the trustee's commission (or statutory fee).

⁽⁷⁾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.

⁽⁸⁾This fee applies to judicial foreclosures in Honolulu County. The maximum fee for all other counties is \$10,400.

⁽⁹⁾For any case in which the attorney provides services for "proceedings subsequent" (or "PS") that involve registered land, Fannie Mae will reimburse an additional \$800 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.

⁽¹⁰⁾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.

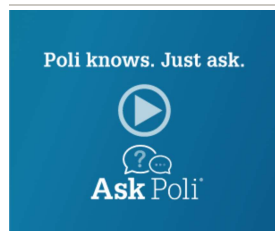
⁽¹¹⁾In addition to the allowable foreclosure fee, Fannie Mae will pay a notary fee up to the greater of \$250 or one percent (1%) of the bid amount on the mortgage being foreclosed.

⁽¹²⁾The allowable fee for foreclosures in Florida, where judgment is obtained as a result of an uncontested trial, is established at \$6,100.

⁽¹³⁾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.

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