

**ATTACHMENT 18-B
ACCEPTABLE STATE FORECLOSURE TIME FRAMES**

State	Typical Security Document	Foreclosure Method Reasonable Diligence Time Frames In Months (Days) ¹ – Effective 08/13/2021		First Legal Action to Commence (Initiation) of Foreclosure
		Non-judicial	Judicial	
Alabama	Mortgage	6 (180)		Publication
Alaska	Deed of Trust	10 (300)		Recording of Notice of Default
Arizona	Deed of Trust	6 (180)		Recording of Notice of Sale
Arkansas	Deed of Trust	11 (330)		Recording of Notice of Sale
California	Deed of Trust	12 (365)		Recording of Notice of Default
Colorado	Deed of Trust	12(365)		Filing of Foreclosure Docs with Public Trustee
Connecticut	Mortgage		21 (630)	Delivery of Complaint to Sheriff
Delaware	Mortgage		26 (780)	Complaint Filed
Florida	Mortgage		25 (750)	Complaint Filed
Georgia	Security Deed	6 (180)		Publication
Guam	Mortgage	11 (330)		Posting and Publishing of Notice of Sale
Hawaii	Mortgage	6(180)		Publication of Notice of Intent to Foreclose
	Mortgage		30(900)	Publication of Notice of Intent to Foreclose
Idaho	Deed of Trust	13 (390)		Recording of Notice of Default
Illinois	Mortgage		17 (510)	Complaint Filed
Indiana	Mortgage		13 (390)	Complaint Filed
Iowa	Mortgage		17 (510)	Petition Filed
	Deed of Trust	9 (270)		Delivering Notice to Clerk
Kansas	Mortgage		10 (300)	Complaint Filed
Kentucky	Mortgage		14 (420)	Complaint Filed
Louisiana	Mortgage		12 (365)	Petition for Executory Process
Maine	Mortgage		27 (810)	Complaint Filed
Maryland	Deed of Trust	18 (540)		Filing an Order to Docket
	Mortgage		18 (540)	Complaint Filed
Massachusetts ²	Mortgage	9 (270)		Filing Complaint
Michigan	Mortgage	9 (270)		Publication
Minnesota	Mortgage Deed	10 (300)		Publication
Mississippi	Deed of Trust	9 (270)		Publication

¹ State foreclosure time frames are displayed in months and converted to reasonable days expected.

² The servicer must first obtain a Judgment from the Land Court certifying that the owners of the property being foreclosed are not entitled to relief under the Servicemembers Civil Relief Act (SCRA).

State	Typical Security Document	Foreclosure Method Reasonable Diligence Time Frames In Months (Days) ³ – Effective 08/13/2021		First Legal Action to Commence (Initiation) of Foreclosure
		Non-judicial	Judicial	
Missouri	Deed of Trust	5 (150)		Publication
Montana	Trust Indenture	9 (270)		Recording of Notice of Sale
Nebraska	Deed of Trust	8 (240)		Publication of Notice of Sale
	Mortgage		8 (240)	Petition
Nevada	Deed of Trust	24 (730)		Recording of Notice of Default
New Hampshire	Mortgage	11 (330)		Publication
New Jersey	Mortgage		19 (570)	Complaint Filed
New Mexico	Mortgage		25 (760)	Complaint Filed
New York	Mortgage		21 (630)	Complaint Filed
North Carolina	Deed of Trust	9 (270)		Notice of Hearing
North Dakota	Mortgage		15 (450)	Complaint Filed
Ohio	Mortgage Deed		13 (390)	Complaint Filed
Oklahoma	Mortgage		14 (420)	Petition Filed
Oregon	Deed of Trust	30 (900)		Recording of Notice of Default
Pennsylvania	Mortgage		21 (630)	Complaint Filed
Puerto Rico	Mortgage		21 (630)	Complaint Filed
Rhode Island	Mortgage	22 (660)		Publication
South Carolina	Mortgage		14 (420)	Complaint Filed
South Dakota	Mortgage		14 (420)	Complaint Filed
	Deed of Trust	9 (270)		Publication of Notice of Sale
Tennessee	Deed of Trust	6 (180)		Publication
Texas	Deed of Trust	8 (240)		Posting and Filing of Notice of Sale
Utah	Deed of Trust	12 (365)		Recording of Notice of Sale
	Mortgage		12 (365)	Complaint Filed
Vermont	Mortgage	4(120)	24 (720)	Complaint Filed
Virgin Islands	Mortgage		15 (450)	Complaint Filed
Virginia	Deed of Trust	7 (210)		Publication
Washington	Deed of Trust	18 (540)		Recording of Notice of Sale
West Virginia	Deed of Trust	7 (210)		Publication
Wisconsin	Mortgage		12 (365)	Complaint Filed
Wyoming	Mortgage	7 (210)		Publication

³ State foreclosure time frames are displayed in months and converted to reasonable days expected.

ATTACHMENT 18-C
ACCEPTABLE STATE LIQUIDATION COSTS AND FEES
Schedule of Standard Attorney/Trustee Fees

STATE	NON-JUDICIAL FORECLOSURE	JUDICIAL FORECLOSURE	BANKRUPTCY CLEARANCE	POSSESSORY ACTION	DEED-IN- LIEU
AK	\$2,000		Varies ¹³	\$500	\$400
AL	\$1,700 ¹		Varies ¹³	\$500	\$400
AR	\$1,700		Varies ¹³	\$500	\$400
AZ	\$1,700		Varies ¹³	\$400	\$400
CA	\$1,700 ²		Varies ¹³	\$550	\$400
CO	\$2,200		Varies ¹³	\$450	\$400
CT		\$3,200 ^{3,4}	Varies ¹³	\$400	\$400
DC	\$1,250 ¹	\$2,875	Varies ¹³	\$400	\$400
DE		\$2,450	Varies ¹³	\$450	\$400
FL		\$4,100 ¹¹	Varies ¹³	\$400	\$400
GA	\$1,700		Varies ¹³	\$450	\$400
GU	\$2,225		Varies ¹³	\$350	\$400
HI		\$9,000 ⁷	Varies ¹³	\$525	\$400
IA	\$1,275	\$2,450	Varies ¹³	\$350	\$400
ID	\$1,550		Varies ¹³	\$400	\$400
IL		\$3,000	Varies ¹³	\$400	\$400
IN		\$2,800	Varies ¹³	\$450	\$400
KS		\$2,400	Varies ¹³	\$400	\$400
KY		\$3,000	Varies ¹³	\$400	\$400
LA		\$2,500	Varies ¹³	\$500	\$400
MA	\$2,550	\$3,400 ³	Varies ¹³	\$625	\$400
MD	\$3,000 ⁵		Varies ¹³	\$500	\$400
ME		\$3,950	Varies ¹³	\$525	\$400
MI	\$1,900		Varies ¹³	\$425	\$400
MN	\$1,775	\$1,800	Varies ¹³	\$400	\$400
MO	\$1,700		Varies ¹³	\$450	\$400
MS	\$1,500 ¹		Varies ¹³	\$400	\$400
MT	\$1,800		Varies ¹³	\$400	\$400
NC	\$2,175		Varies ¹³	\$400	\$400
ND		\$2,350	Varies ¹³	\$350	\$400
NE	\$1,400	\$1,950	Varies ¹³	\$350	\$400
NH	\$1,725		Varies ¹³	\$425	\$400
NJ		\$4,500	Varies ¹³	\$500	\$400
NM		\$4,000	Varies ¹³	\$400	\$400
NV	\$2,000		Varies ¹³	\$650	\$400
NY	\$1,450 ⁹	\$5,225 ^{3,9}	Varies ¹³	\$725	\$400
OH		\$3,000	Varies ¹³	\$600	\$400
OK		\$2,700	Varies ¹³	\$350	\$400
OR	\$1,700	\$3,700	Varies ¹³	\$400	\$400
PA		\$3,200	Varies ¹³	\$450	\$400
PR		\$2,800 ^{3,10}	Varies ¹³	\$300	\$400
RI	\$2,250		Varies ¹³	\$525	\$400

STATE	NON-JUDICIAL FORECLOSURE	JUDICIAL FORECLOSURE	BANKRUPTCY CLEARANCE	POSSESSORY ACTION	DEED-IN-LIEU
SC		\$2,850	Varies ¹³	\$450	\$400
SD		\$2,250	Varies ¹³	\$400	\$400
TN	\$1,500		Varies ¹³	\$375	\$400
TX	\$1,700	\$3,000	Varies ¹³	\$400	\$400
UT	\$1,700	\$925	Varies ¹³	\$400	\$400
VA	\$1,700		Varies ¹³	\$600	\$400
VI		\$2,650	Varies ¹³	\$300	\$400
VT	\$1,600	\$3,200	Varies ¹³	\$375	\$400
WA	\$1,800	\$3,050	Varies ¹³	\$450	\$400
WI		\$2,600	Varies ¹³	\$400	\$400
WV	\$1,450 ^{1,6}		Varies ¹³	\$400	\$400
WY	\$1,550		Varies ¹³	\$500	\$400

Footnotes:

- (1) The fee covers the combined attorney's and notary's fees.
- (2) This fee applies to completed foreclosures. If the mortgage loan is reinstated, the maximum fee is the amount allowed under applicable law, not to exceed \$725 for reinstatements after recording the Notice of Default but before mailing the Notice of Sale, or \$1075 for reinstatements after mailing the Notice of Sale but before the Trustee's sale.
- (3) 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.
- (4) 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 \$3,450.
- (5) The fee includes the attorney's fee, the notary's fee and the trustee's commission (or statutory fee).
- (6) [Reserved]
- (7) A fee of \$10,000 will be permitted for judicial foreclosures in locations other than Honolulu County.
- (8) [Reserved]
- (9) In New York, an additional \$450 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. 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. , In addition to the allowable foreclosure fee, USDA will pay a notary fee up to the greater of \$250 or one percent (1%) of the bid amount on the mortgage being foreclosed.

- (10) The allowable fee for foreclosures in Florida, where judgment is obtained as a result of an uncontested trial, is established at \$5,200
- (11) When a servicer requests reimbursement from USDA 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 USDA to properly evaluate the request.
- (12) This fee assumes that all required procedural steps have been completed. The maximum attorney fee varies based on the chapter under which the bankruptcy action is filed.
- For Chapter 7 bankruptcies, the maximum allowable fee is \$1,500.
 1. Motion for Relief is \$950
 2. Proof of Claim Preparation (if required) is \$300
 3. Reaffirmation Agreement is \$250
 - For Chapter 11 bankruptcies, the maximum allowable fee is \$2000
 1. Proof of Claim Preparation & Plan Review is \$950
 2. Motion for Relief is \$1050
 - For Chapter 12 bankruptcies, the maximum allowable fee is \$2,550
 1. Proof of Claim Preparation & Plan Review is \$950
 2. Objection to Plan is \$550
 3. Motion for Relief is \$1050
 - For Chapter 13 bankruptcies, the maximum allowable fee is \$3,525
 1. Proof of Claim Preparation & Plan Review is \$950
 2. Objection to Plan is \$550
 3. Motion for Relief is \$1050
 4. Payment Change Notification (if needed) is \$125
 5. Notice of Fees, Expenses, and Charges is \$150
 6. Post-Stipulation Default / Stay Termination is \$100 / \$200
 7. Response to Final Cure Payment Notice is \$100 (agreed) / \$500 (objection)