ATTACHMENT 18-A
ACCEPTABLE STATE FORECLOSURE TIME FRAMES

State	Typical Security Document	Foreclosure Method Reasonable Diligence Time Frames In Months (Days)[1] – Effective 9/1/2014		First Legal Action to Commence (Initiation) of Foreclosure
		Non-judicial	**Judicial**	
Alabama	Mortgage	4 (120)		Publication
Alaska	Deed of Trust	5 (150)		Recording of Notice of Default
Arizona	Deed of Trust	5 (150)		Recording of Notice of Sale
Arkansas	Deed of Trust	5 (150)		Recording of Notice of Default
California	Deed of Trust	7 (210)		Recording of Notice of Default
Colorado	Deed of Trust	7(210)		Filing of Foreclosure Docs with Public Trustee
Connecticut	Mortgage		10 (300)	Delivery of Complaint to Sheriff
Delaware	Mortgage		9 (270)	Complaint Filed
Florida	Mortgage		15 (450)	Complaint Filed
Georgia	Security Deed	4 (120)		Publication
Guam	Mortgage	11 (330)		Posting and Publishing of Notice of Sale
Hawaii	Mortgage	6 (180)		Publication of Notice of Intent to Foreclose
	Mortgage		9 (270)	Publication of Notice of Intent to Foreclose
Idaho	Deed of Trust	8 (240)		Recording of Notice of Default
Illinois	Mortgage		12 (360)	Complaint Filed
Indiana	Mortgage		11 (330)	Complaint Filed
Iowa	Mortgage		17 (510)	Petition Filed
	Deed of Trust	9 (270)		Delivering Notice to Clerk
Kansas	Mortgage		9 (270)	Complaint Filed
Kentucky	Mortgage		9 (210)	Complaint Filed
Louisiana	Mortgage		8 (240)	Petition for Executory Process
Maine	Mortgage		14 (420)	Complaint Filed
Maryland	Deed of Trust	6 (180)		Filing an Order to Docket
	Mortgage		6 (180)	Petition in Equity
Massachusetts[2]	Mortgage	8 (240)		Filing Complaint Relative to Servicemembers Civil Relief Act
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).

		Non-judicial	**Judicial**	
Missouri	Deed of Trust	4 (120)		Publication
Montana	Trust Indenture	7 (210)		Recording of Notice of Sale
Nebraska	Deed of Trust	5 (150)		Publication of Notice of Sale
	Mortgage		6 (180)	Petition
Nevada	Deed of Trust	7 (210)		Recording of Notice of Default
New Hampshire	Mortgage	4 (120)		Publication
New Jersey	Mortgage		15 (450)	Complaint Filed
New Mexico	Mortgage		9 (180)	Complaint Filed
New York	Mortgage		19 (570)	Complaint Filed
North Carolina	Deed of Trust	5 (150)		Notice of Hearing
North Dakota	Mortgage		8 (240)	Complaint Filed
Ohio	Mortgage Deed		12 (360)	Complaint Filed
Oklahoma	Mortgage		9 (270)	Petition Filed
Oregon	Deed of Trust	7 (210)		Recording of Notice of Default
Pennsylvania	Mortgage		11 (330)	Complaint Filed
Puerto Rico	Mortgage		14 (420)	Complaint Filed
Rhode Island	Mortgage	6 (180)		Publication
South Carolina	Mortgage		9 (270)	Complaint Filed
South Dakota	Mortgage		10 (300)	Complaint Filed
	Deed of Trust	9 (270)		Publication of Notice of Sale
Tennessee	Deed of Trust	4 (120)		Publication
Texas	Deed of Trust	3 (90)		Posting and Filing of Notice of Sale
Utah	Deed of Trust	6 (180)		Recording of Notice of Sale
	Mortgage		11 (330)	Complaint Filed
Vermont	Mortgage	4(120)	14 (420)	Complaint Filed
Virgin Islands	Mortgage		15 (450)	Complaint Filed
Virginia	Deed of Trust	4 (120)		Publication
Washington	Deed of Trust	6 (180)		Recording of Notice of Sale
West Virginia	Deed of Trust	5 (150)		Publication
Wisconsin	Mortgage		12 (360)	Complaint Filed
Wyoming	Mortgage	6 (180)		Publication

ATTACHMENT 18-B
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	$1,250		Varies[13]	$375	$400
AL	$900[1]		Varies[13]	$375	$400
AR	$1,050		Varies[13]	$275	$400
AZ	$925		Varies[13]	$275	$400
CA	$1,000		Varies[13]	$525	$400
CO	$1,225		Varies[13]	$275	$400
CT		$1,700[2]	Varies[13]	$375	$400
DC	$650[1]		Varies[13]	$375	$400
DE		$1,350	Varies[13]	$325	$400
FL		$2,250	Varies[13]	$375	$400
GA	$900[1,3]		Varies[13]	$375	$400
GU	$1,250		Varies[13]	$375	$400
HI	$1,250	$2,400	Varies[13]	$525	$400
IA	$850	$1,350	Varies[13]	$325	$400
ID	$1,050		Varies[13]	$375	$400
IL		$1,750[5]	Varies[13]	$325	$400
IN		$1,500[6]	Varies[13]	$325	$400
KS		$1,250	Varies[13]	$325	$400
KY		$1,700	Varies[13]	$375	$400
LA		$1,350	Varies[13]	$325	$400
MA	$2,000		Varies[13]	$625	$400
MD	$2,100[1,3]	$1,600	Varies[13]	$375	$400
ME		$1,750	Varies[13]	$525	$400
MI	$1,000[7]		Varies[13]	$325	$400
MN	$1,025		Varies[13]	$325	$400
MO	$950		Varies[13]	$325	$400
MS	$900[1]		Varies[13]	$375	$400
MT	$1,000		Varies[13]	$375	$400
NC	$1,150[8]		Varies[13]	$375	$400
ND		$1,250	Varies[13]	$325	$400
NE	$900[9]	$900	Varies[13]	$325	$400
NH	$1,150		Varies[13]	$425	$400
NJ		$2,425	Varies[13]	$375	$400
NM		$1,500	Varies[13]	$275	$400
NV	$1,100		Varies[13]	$375	$400
NY		$2,000[10]	Varies[13]	$725	$400
OH		$1,700	Varies[13]	$325	$400
OK		$1,450[5]	Varies[13]	$275	$400
OR	$1,000	$2,050	Varies[13]	$375	$400
PA		$1,650[11]	Varies[13]	$425	$400
PR		$1,500[12]	Varies[13]	$300	$400
RI	$1,300		Varies[13]	$525	$400
SC		$1,650	Varies[13]	$375	$400

STATE	NON-JUDICIAL FORECLOSURE	JUDICIAL FORECLOSURE	BANKRUPTCY CLEARANCE	POSSESSORY ACTION	DEED-IN-LIEU
SD	$600	$1,250	Varies[13]	$325	$400
TN	$900[1]		Varies[13]	$375	$400
TX	$900		Varies[13]	$325	$400
UT	$925	$925	Varies[13]	$275	$400
VA	$925[1,3]		Varies[13]	$375	$400
VI		$1,800	Varies[13]	$300	$400
VT		$1,700	Varies[13]	$375	$400
WA	$1,000		Varies[13]	$375	$400
WI		$1,500	Varies[13]	$325	$400
WV	$1,000[1,3]		Varies[13]	$375	$400
WY	$1,000		Varies[13]	$375	$400

Footnotes:

(1) The fee covers the combined attorney’s and notary’s fees.
(2) This fee applies to strict foreclosures. If the foreclosure orders a Foreclosure by Sale, the fee will be $1,950.
(3) The fee covers both the attorney’s fee and the trustee’s commission (or statutory fee).
(4) The fee includes reimbursement of any fee for the attorney’s certificate of title.
(5) The fee increases by $100 if foreclosure is achieved by summary judgment.
(6) In addition to the allowable foreclosure fee, an auctioneer’s fee of up to $250 is allowed for the services of a state licensed auctioneer requested by the lender and approved by the court.
(7) The fee increases to $1,100 for a non-judicial foreclosure for a case in which the attorney provides services for “proceedings subsequent” that involve registered land.
(8) The fee includes the notary’s fee. An additional fee of $250 is allowed for an attorney court appearance for a foreclosure hearing.
(9) This fee relates to the exercise of the power of sale under a deed of trust.
(10) This fee applies to foreclosures other than those conducted in New York City and Long Island. A fee of $2,400 applies to foreclosures conducted in the five boroughs of New York City (Bronx, Brooklyn/Kings, Manhattan, Queens and Staten Island) and in Long Island (Nassau and Suffolk Counties).
(11) The fee covers certain additional legal actions necessary to complete the foreclosure, including motions to postpone or relist a sale and motions to reassess damages.
(12) In addition to the allowable foreclosure fee, $150 is allowed for a notary fee for completed foreclosures. However, if a deed of judicial sale cannot be executed contemporaneously with the foreclosure sale, $300 is allowed for the notary fee.
(13) This fee assumes that all required procedural steps have been completed. The maximum attorney’s fee varies based on the chapter under which the bankruptcy action is filed.
   - For Chapter 7 bankruptcies, the maximum allowable fee is $650.
   - For Chapter 11, 12, and 13 bankruptcies, the maximum allowable fee is $1,000