

ACCEPTABLE STATE FORECLOSURE TIMEFRAMES
Schedule of Standard Foreclosure Timeframes

State	Typical Security Document	Foreclosure Method Reasonable Diligence Time Frames in Months (Days) ¹ – Effective 04/14/25		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 04/14/25		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 Default
	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

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

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	\$2,650		Varies ⁸	\$500	\$400
AL	\$2,275 ¹		Varies ⁸	\$500	\$400
AR	\$2,300		Varies ⁸	\$500	\$400
AZ	\$2,250		Varies ⁸	\$400	\$400
CA	\$2,300 ²		Varies ⁸	\$550	\$400
CO	\$2,800		Varies ⁸	\$450	\$400
CT		\$5,000 ⁴	Varies ⁸	\$400	\$400
DC		\$3,725	Varies ⁸	\$400	\$400
DE		\$3,200	Varies ⁸	\$450	\$400
FL		\$5,400 ⁷	Varies ⁸	\$400	\$400
GA	\$2,225		Varies ⁸	\$450	\$400
GU	\$3,325		Varies ⁸	\$350	\$400
HI		\$12,000	Varies ⁸	\$525	\$400
IA		\$3,200	Varies ⁸	\$350	\$400
ID	\$2,025		Varies ⁸	\$400	\$400
IL		\$4,100	Varies ⁸	\$400	\$400
IN		\$3,650	Varies ⁸	\$450	\$400
KS		\$3,200	Varies ⁸	\$400	\$400
KY		\$3,900	Varies ⁸	\$400	\$400
LA		\$3,200	Varies ⁸	\$500	\$400
MA		\$4,700	Varies ⁸	\$625	\$400
MD	\$3,900 ⁴		Varies ⁸	\$500	\$400
ME		\$5,100 ³	Varies ⁸	\$525	\$400
MI	\$2,550		Varies ⁸	\$425	\$400
MN	\$2,375		Varies ⁸	\$400	\$400
MO	\$2,200		Varies ⁸	\$450	\$400
MS	\$2,000 ¹		Varies ⁸	\$400	\$400
MT	\$2,500		Varies ⁸	\$400	\$400
NC	\$2,950		Varies ⁸	\$400	\$400
ND		\$3,300	Varies ⁸	\$350	\$400
NE	\$2,000		Varies ⁸	\$350	\$400
NH	\$2,200		Varies ⁸	\$425	\$400
NJ		\$6,700	Varies ⁸	\$500	\$400
NM		\$5,250	Varies ⁸	\$400	\$400
NV	\$2,650		Varies ⁸	\$650	\$400
NY	\$2,000 ⁵	\$6,800 ^{3,5}	Varies ⁸	\$725	\$400
OH		\$4,000	Varies ⁸	\$600	\$400
OK		\$3,650	Varies ⁸	\$350	\$400
OR	\$2,250		Varies ⁸	\$400	\$400
PA		\$4,150	Varies ⁸	\$450	\$400
PR		\$3,800 ^{3,6}	Varies ⁸	\$300	\$400
RI	\$2,950		Varies ⁸	\$525	\$400

STATE	NON-JUDICIAL FORECLOSURE	JUDICIAL FORECLOSURE	BANKRUPTCY CLEARANCE	POSSESSORY ACTION	DEED-IN-LIEU
SC		\$3,850	Varies ⁸	\$450	\$400
SD		\$3,200	Varies ⁸	\$400	\$400
TN	\$2,100		Varies ⁸	\$375	\$400
TX	\$2,300	\$3,800	Varies ⁸	\$400	\$400
UT	\$2,250		Varies ⁸	\$400	\$400
VA	\$2,600		Varies ⁸	\$600	\$400
VI		\$3,500	Varies ⁸	\$300	\$400
VT		\$4,150	Varies ⁸	\$375	\$400
WA	\$2,400	\$4,150	Varies ⁸	\$450	\$400
WI		\$3,350	Varies ⁸	\$400	\$400
WV	\$2,000 ^{1,4}		Varies ⁸	\$400	\$400
WY	\$2,100		Varies ⁸	\$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) The fee includes the attorney's fee, the notary's fee, and the trustee's commission (or statutory fee).
- (5) 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.
- (6) 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.
- (7) The allowable fee for foreclosures in Florida, where judgment is obtained as a result of an uncontested trial, is established at \$6,900.
- (8) 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 \$1,975.
 1. Motion for Relief is \$1,225
 2. Proof of Claim Preparation (if required) is \$375
 3. Reaffirmation Agreement is \$325
 - For Chapter 11 bankruptcies, the maximum allowable fee is \$2,575.

1. Proof of Claim Preparation & Plan Review is \$1,225
 2. Motion for Relief is \$1,350
- For Chapter 12 bankruptcies, the maximum allowable fee is \$3,275.
 1. Proof of Claim Preparation & Plan Review is \$1,225
 2. Objection to Plan is \$700
 3. Motion for Relief is \$1,350
 - For Chapter 13 bankruptcies, the maximum allowable fee is \$4,525.
 1. Proof of Claim Preparation & Plan Review is \$1,225
 2. Objection to Plan is \$700
 3. Motion for Relief is \$1,350
 4. Payment Change Notification (if needed) is \$175
 5. Notice of Fees, Expenses, and Charges is \$200
 6. Post-Stipulation Default / Stay Termination is \$125 / \$250
 7. Response to Final Cure Payment Notice is \$125 (agreed) / \$625 (objection)

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.
