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Exhibit 57: 1- to 4- Unit Property Approved Expense Amounts (10/28/09)

EXPENSE	CODE	ITEM	NOTES	EXPENSE LIMITS
MAINTENANCE AND PRESERVATION	090001	Securing/re-keying	One door only. Contact us ¹ if the property has more than one unit.	\$ <mark>75</mark>
	090002	Boarding	Where needed, as required by local ordinances. All missing windows and doors should be boarded, not repaired.	\$900
	090003	Extermination	Fumigation by a professional extermination company	\$350
	090008	Police/Fire report		\$150
	091001	Initial property cleaning	Cleaning of interior to include kitchen and bathroom	\$400
	091002	Trash removal/Dumping fees	Interior/exterior debris removal	\$600
	093000	Initial yard maintenance	Full yard and/or perimeter cut and trimming/per summer season*	\$300
	093003	Pest removal	Removal of dead vermin from property	\$75
	094000	Yard maintenance	(Bi-weekly) grass cutting during summer season*	\$ <mark>125</mark>
	095001	Winterization	One time charge during winter season**	\$250
	090009	Pool and spa securing	One time charge	\$1,100
		Utilities:	***	***
	100000	Electric		
	101000	Gas		
	102000	Oil		
	103000	Water		
	105000	Other Utilities	As as a district	ф 7 г
	191003	Snow removal	As needed during winter season**	\$75
	200000	Roof repair/replacement	One time charge to tarp or repair roof	\$1,000

MISCELLANEOUS	020000	Foreclosure advertising fees— posting	California only	\$60
	021000	Foreclosure advertising fees— publication	California only	\$210
	203000	Sump pump/HVAC Repair/Replacement	Servicing and restart	\$50
	404005	Property Inspection	Maximum aggregate amount per property for all inspections provided by outside service	\$16 ⁺

Servicers must preserve and maintain properties in accordance with the requirements set forth in Chapters 66, 67 and 70. Prior approval from Freddie Mac (overallowables@freddiemac.com) is required before incurring any expense in excess of any of the above amounts. You must not incur property preservation expenses on low balance Mortgages (see Section B65.50) without our prior approval.

In the following States, grass cutting is permitted year round:

AL, AR, AZ, CA, FL, GA, GU, HI, KS, LA, MS, NM, NV, OK, SC, TX, VI, PR

In the following States, winterization is permitted year round regardless of month the property is secured: AK, CT, IA, IL, IN, MA, ME, MI, MN, MT, ND, NE, NH, NY, OH, PA, RI, SD, VT, WI

^{*} Summer season dates — 04/01-09/30

^{**} Winter season dates — 10/01-3/31

^{***} Actual paid amount, does not include interest and penalties. Prior approval is not required for the reimbursement of necessary utility expenses incurred from the Due Date of the Last Paid Installment (DDLPI) through to the date you receive the Property Condition Certificate (PCC) pursuant to Sections 66.36 and 67.28 of the Guide.

⁺ If a Mortgage has mortgage insurance, we will reimburse you for the inspection fees paid by the mortgage insurer via expense code 404006, Inspection Fees Payable by MI