

REVISION NUMBER: 02082014**DATE:** 02/08/2014

REVISION REMARKS: THIS CONTENT WILL BECOME EFFECTIVE ON 02/08/2014. CURRENT REQUIREMENTS APPEAR UNSHADED BELOW.

**Exhibit 57: 1- to 4- Unit Property Approved Expense Amounts
(Future effective date 02/08/14)**

EXPENSE	CODE	ITEM	NOTES	EXPENSE LIMITS
MAINTENANCE AND PRESERVATION FOR ABANDONED PROPERTIES	090001	Securing/re-keying		\$200
	090002	Boarding (Broken window and/or door)	Where needed, as required by local ordinances. All missing windows and doors should be boarded, not repaired.	\$1,200
	090003	Extermination	Fumigation by a professional extermination company	\$350
	093003	Pest removal	Removal of dead vermin from property	\$75
	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	\$900
	093000	Initial yard maintenance	Full yard and/or perimeter cut and trimming/once per summer season*	\$500
	094000	Yard maintenance	(Semi-monthly) grass cutting during summer season*	\$200
	095001	Winterization	One time charge during winter season**	\$250
	191003	Snow removal	As needed during winter season **	\$75
	090009	Pool and spa securing		\$1,600
	404007	Interior property inspection	Maximum amount for each inspection	\$20+
	404008	Deed-in-Lieu Property Inspection	One time charge prior to deed execution	\$20
	090017	Pre-foreclosure vacant property	Initial vacant property registration and	\$175

		registration	re-registration fees/costs	
		Utilities:	***	***
	100000	Electric		
	101000	Gas		
	102000	Oil		
	103000	Water		
	191006	Emergency repairs		\$600
	203000	Sump pump/HVAC repair/replacement	Servicing and restart as needed	\$350
	200000	Roof repair/replacement		\$1,000
	191019	Fence repair		\$300
MISCELLANEOUS	404005	Exterior property inspection	Maximum amount for each monthly inspection	\$15+
	015000	Connectivity Fee	Reimbursable up to a maximum of \$25 per referral, on or	\$25

			after 04/01/11, for the life of the default. (Refer to Section 69.9 for details on this fee.)	
404016	Ordinance Required Property Inspection (Weekly)	No more than four in a given month	\$15+	
404017	Ordinance Required Property Inspection (Biweekly)	No more than two in a given month	\$15+	
300006	Technology Fee	Reimbursable up to a maximum of \$5 per referral, before 04/01/11, for the life of the default. (Refer to Connectivity Fee.)	\$5	
016000	Invoicing Fee	Reimbursable up to a maximum of \$5 to process foreclosure invoices and an additional maximum of \$5 to process bankruptcy invoices for the life of the default. (Refer to Section 69.9 for details on	\$10	

			this fee.)	
	013005	Deed-in-Lieu Borrower Relocation Assistance	Reimbursable up to a maximum of \$3,000 (Refer to Section B65.44.1 for details on this assistance)	\$3,000
	013006	Borrower Relocation Assistance	Reimbursable up to a maximum of \$3,000 (Refer to Section A66.8 for details on this assistance)	\$3,000
	500002	Deed-in-Lieu Subordinate Lien Payment	Reimbursable up to a maximum of \$6,000 (Refer to Section B65.47 for details)	\$6,000

Servicers must preserve and maintain properties in accordance with the requirements set forth in Chapters 66, 67 and 70. Servicers will be reimbursed for the actual costs up to the maximum amounts shown above. Written pre-approval from Freddie Mac via the Reimbursement System is required before incurring any expense in excess of any of the expense limits above.

City of Chicago, Illinois Vacant Property Ordinance-specific expense codes and descriptions can be found in Exhibit 59, City of Chicago, Illinois Vacant Property Ordinance Expense Codes.

* Summer season dates — 04/01-09/30

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

** Winter season dates — 10/01-3/31

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

*** 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 the Servicer receives the Property Condition Certificate (PCC) pursuant to Sections 66.36 and 67.28 of the Guide.

+ Non-ordinance property inspections must be completed in accordance with the requirements set forth in Section 65.33 of the Guide. Ordinance inspections are inspections required by local, State or federal statutes and that exceed the requirements set forth in Section 65.33 of the Guide. These inspections may be once a week or every other week.

Related Guide Bulletins	Issue Date
Bulletin 2014-1	January 24, 2014
Bulletin 2013-15	August 15, 2013
Bulletin 2013-6	April 15, 2013