

**Exhibit 57: 1- to 4- Unit Property Approved Expense Amounts (03/01/13)**

<b>EXPENSE</b>	<b>CODE</b>	<b>ITEM</b>	<b>NOTES</b>	<b>EXPENSE LIMITS</b>
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	\$500

			trimming/once per summer season*	
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. Limited to two inspections.	\$20+	
090017	Pre-foreclosure vacant property registration	Initial vacant property registration and re-registration fees/costs	\$175	
	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	\$10+
	015000	Connectivity Fee	Reimbursable up to a maximum of \$25 per referral for the life of the default. (Refer to <a href="#">Section 66.25</a> for details on this fee.)	\$25
	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	\$10

			life of the default. (Refer to <a href="#">Section 66.25</a> for details on this fee.)	
	020000	Foreclosure advertising fees—posting	California only	\$60
	021000	Foreclosure advertising fees—publication	California only	\$210

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	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. Limited to two inspections.	\$20+

	404008	Deed-in-Lieu Property Inspection	One time charge prior to deed execution	\$20
	090017	Pre-foreclosure vacant property registration	Initial vacant property registration and re-registration fees/costs	\$175
		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	\$10+

	015000	Connectivity Fee	Reimbursable up to a maximum of \$25 per referral for the life of the default. (Refer to <a href="#">Section 66.25</a> for details on this fee.)	\$25
	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 <a href="#">Section 66.25</a> for details on this fee.)	\$10
	013005	Deed-in-Lieu Borrower Relocation Assistance	Reimbursable up to a maximum of \$3,000 (Refer to <a href="#">Section B65.44.1</a> for details on this assistance)	\$3,000
	500002	Deed-in-Lieu Subordinate Lien Payment	Reimbursable up to a maximum of \$6,000 (Refer to <a href="#">Section B65.47</a> for details)	\$6,000
	020000	Foreclosure advertising fees—posting	California only	\$60

	021000	Foreclosure advertising fees— publication	California only	\$210
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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.

+ Property inspections must be conducted on the schedule set forth in [Section 65.33](#) of the Guide. The maximum number of property inspections that are reimbursable will be limited to the total number of monthly inspections that can be completed within the State standard foreclosure time lines set forth in [Exhibit 83](#), Freddie Mac State Foreclosure Time Lines, regardless of any exception Freddie Mac provides to exceed the State standard foreclosure time lines.