

Exhibit 57: 1- to 4- Unit Property Approved Expense Amounts (Future effective date 04/01/11)

These requirements will become effective on 04/01/11. View current requirements.

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. 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 Section 66.25 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 Section 66.25 for details on this fee.)	\$10
	020000	Foreclosure advertising fees—posting	California only	\$60
	021000	Foreclosure advertising fees—publication	California only	\$210

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. [Servicers](#) must not incur property preservation expenses on low balance Mortgages (see Section B65.50) without [Freddie Mac's written pre-approval](#).

* 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 – In Calendar Days, regardless of any exception Freddie Mac provides to exceed the State standard foreclosure time lines. If a Mortgage has mortgage insurance, Freddie Mac will reimburse the Servicer for the inspection fees paid by the mortgage insurer via expense code 404006, Inspection Fees Payable by MI.