

# Exhibit 57

## 1-to 4-Unit Property Approved Expense Amounts

This exhibit:

- Provides the approved Expense Limits, as that term is defined below, for the preservation and maintenance of abandoned properties
- Identifies proper usage of approved Expense Limits
- Provides guidance on how to seek reimbursement for preservation work completed under the expense items listed below. As stated in Bulletin 2013-22, these Expense Items will not be included in the first release of expense codes on October 22, 2013:
  - ❑ Securing (Knob Locks)
  - ❑ Boarding (Broken Windows)
  - ❑ Interior Property Cleaning (Refrigerator)
  - ❑ Initial Yard Maintenance (Lots of up to 10,000 square feet)
  - ❑ Yard Maintenance (Lots of up to 10,000 square feet)
  - ❑ Pool (In Ground Pool Securing)
  - ❑ Winterization (Dry)
  - ❑ Extermination (Licensed)
- Outlines both yard maintenance and winterization seasonal requirements
- Explains the proper usage of miscellaneous expenses listed under the “Deed-in-Lieu and Other” expense category. Expense items within this category are *not* restricted to abandoned properties.

### Key Terms

<b>Expense Code</b>	The identifying six digit number, within the Freddie Mac Reimbursement System (“Reimbursement System”), for each Expense Item.
<b>Expense Item</b>	The designated name, within the Reimbursement System, for a given expense type.
<b>Description</b>	A brief description of the Expense Item and an overview of the Expense Item’s proper usage.

<b>Unit Price</b>	The acceptable per unit cost for each applicable Expense Item. Servicers must comply with unit pricing guidelines when completing preservation work; unless the Servicer determines, after having secured a comparable second estimate, that the needed preservation work cannot be completed within the defined Unit Price limit. The Servicer may then proceed with completing work without seeking Freddie Mac approval if the lesser of the two estimates is within the applicable Expense Limit. The Servicer must retain both estimates in the Mortgage file. (The second estimate may be one generated by an industry accepted Cost Estimator.)
<b>Expense Limit</b>	The dollar amount within which the Servicer may complete needed work without seeking written pre-approval from Freddie Mac via the Reimbursement System. Any work completed within the Expense Limit must also comply with the Unit Price requirements outlined above.

### City of Chicago, Illinois Vacant Property Ordinance

As set forth in Bulletin 2012-5, Servicers must utilize the Expense Codes found in Exhibit 59, *City of Chicago, Illinois Vacant Property Ordinance Expense Codes*, when maintaining Mortgaged Premises under the requirements of the Vacant Property Ordinance.

Servicers will be reimbursed for the actual costs up to the Expense Limit shown in the table below. Written pre-approval from Freddie Mac via the Reimbursement System is required before incurring any expense in excess of any of the Expense Limits below.

### Approved Expense Amounts

Expense Category: Property Inspections				
Expense Code	Expense Item	Description	Unit Price	Expense Limit
404005	Exterior Property Inspection	These property inspections must be completed in accordance with the requirements set forth in Section 65.33	NA	\$15
404007	Interior Property Inspection		NA	\$20
404016	Ordinance Required Property Inspection (Weekly)	Ordinance inspections are inspections required by local, State or federal statutes and that exceed the requirements set forth in Section 65.33. These inspections may be completed once a week or every other week.	NA	\$15
404017	Ordinance Required Property Inspection (Biweekly)		NA	\$15

<b>Expense Category: Securing Abandoned Properties</b>				
<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
090028	Securing (Knob Locks)*	If needed for access to, and/or securing of, the property	Up to \$60 per knob lock	\$200
090019	Securing (Padlocks)		Up to \$40 per padlock	\$80
090020	Securing (Slider Locks)		Up to \$25 per slider lock	\$50
090021	Securing (Window Locks)		Up to \$25 per window lock	\$50
090022	Security Door		NA	\$250
090030	Boarding (Broken Windows)*	Where needed, as required by local ordinances. All missing windows and doors should be boarded, not repaired.	Up to \$1/ United Inch	\$900
090023	Boarding (Doors)	As needed to secure non-access entryways with missing or broken doors	Up to \$150 per door	\$300

<b>Expense Category: Property Cleaning and Debris Removal</b>				
<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
091010	Interior Property Cleaning (Refrigerator)*	As needed, to remove all perishables from refrigerators, freezers and other appliances that may pose a risk of infestation to the property. Interior must be wiped down and free of hazards.	Up to \$125 per refrigerator or freezer	\$225
091009	Interior Property Cleaning (Toilets)	As needed, to remove waste from the toilet	Up to \$75 per toilet	\$225
091002	Trash removal or Dumping fees	To be used as needed for the removal of health hazards and exterior debris. Interior debris that may pose a risk to the property must also be removed. Exterior personals resulting in a violation or in the way of the grass being cut may be moved under the applicable Unit Price.	Up to \$40 per cubic yard to remove  Up to \$20 per cubic yard to move	\$900

<b>Expense Category: Yard Maintenance</b>				
<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
093005	Initial Yard Maintenance (Lots of up to 10,000 square feet)*	To be used on properties with lots of 10,000 square feet or less. Full yard cut, weed removal or desert landscaping, as applicable, once per Yard Maintenance Season, as provided below.	Up to \$120	\$150
093004	Initial Yard Maintenance (Lots greater than 10,000 square feet)	To be used on properties with lots greater than 10,000 square feet. Full yard and/or perimeter cut, weed removal or desert landscaping, as applicable, once per Yard Maintenance Season, as provided below.	Up to \$150	\$300
094016	Yard Maintenance (Lots of up to 10,000 square feet)*	To be used on properties with lots of 10,000 square feet or less. Semi-monthly full yard grass cuts, weed removal or desert landscaping, as applicable, during Yard Maintenance Season, as provided below.	Up to \$100	\$200
094013	Yard Maintenance (Lots greater than 10,000 square feet)	To be used on properties with lots greater than 10,000 square feet. Semi-monthly full yard or perimeter grass cuts, weed removal or desert landscaping, as applicable, during Yard Maintenance Season, as provided below.	Up to \$120	\$200
094014	Trimming (Shrubs)	As needed during Yard Maintenance Season, as provided below	NA	\$400
094015	Trimming (Trees)	As needed during Yard Maintenance Season, as provided below	NA	\$600
191003	Snow Removal	As needed during Winterization Season, as provided later in this exhibit	NA	\$75

<b>Yard Maintenance Season and Frequency Requirements</b>	<b>Applicable Jurisdictions</b>
Year Round (Monthly)	AZ, NM and NV
Year Round (Semi-Monthly)	AL, AR, CA, FL, GA, GU, HI, KS, LA, MS, OK, SC, TX, VI and PR
06/01-09/30 (Semi-Monthly)	AK
03/01-10/31 (Semi-Monthly)	All others

<b>Expense Category: Pool Securing</b>				
<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
090031	Pool (In Ground Pool Securing)*	Covering or boarding of in ground pools	Up to \$2.05 per square foot	\$1,600
090025	Pool (Above Ground Pool Securing)	Covering or boarding of above ground pools. Pool may be tarped if pool frame is unable to support weight of covering or boarding. Collapsed pools may be moved to an exterior shed, garage or other secure structure on the property.	Up to \$2.05 per square foot to cover  Up to \$20 per cubic yard to move	\$400
090026	Pool Draining	To be used when draining pools, hot tubs, spas or ponds	NA	\$450
090027	Pool (Hot Tubs or Spa Securing)	Covering or boarding of hot tubs, spas or ponds	NA	\$50

<b>Expense Category: Winterization</b>				
<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
090032	Winterization (Dry)*	One time charge during Winterization Season (see below)	NA	\$120
095020	Winterization (Wet/Steam)	One time charge during Winterization Season (see below)	NA	\$175
095021	Winterization (Radiant)	One time charge during Winterization Season (see below)	NA	\$250
095022	Re-winterization	If necessary, once per calendar year	NA	\$50
095023	Winterization (Additional Unit)	One time charge during winter season	Up to \$50 per additional unit	\$150

<b>Winterization Season Requirements</b>	<b>Jurisdictions</b>
Not Permitted	HI, GU, PR and VI
Year Round	AK
09/01-04/30	All others

<b>Expense Category: Miscellaneous</b>				
<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
191006	Emergency Repairs			\$600
203000	Sump Pump/HVAC Repair or Replacement	Servicing and restart as needed. Existing hardware must be tested with a generator if electric is not on at the property.		\$350
191033	Dehumidifier	As needed to abate/prevent mold growth due to moisture		\$300
191035	Mold Treatment	Abatement of interior mold growth with non-primer or non-paint-based chemicals intended for such use (e.g., bleach). A bid to remove mold may be submitted if treatment is not expected to abate further mold growth.	Up to \$0.75 per square foot	\$300
200000	Roof Repair or Replacement	As needed if active leak is present. Flat roofs must not be tarped; all other roofs however, may be tarped if repair work cannot be completed within the allowable.	Up to \$2 per square foot	\$1,000
200001	Gutter Repair/Cleaning	As needed to prevent blight, roof damage and leaks		\$350
191019	Fence Repair	As needed to repair or replace damaged sections of fence in order to secure pool area or property perimeter		\$300
090029	Extermination (Licensed)*	Fumigation by a professional extermination company		\$350
090024	Extermination (Non-Licensed)	As needed to address infestation with over-the-counter products		\$100
093003	Pest Removal	Removal of dead vermin from property		\$75
090008	Police/Fire Report			\$20

<b>Expense Category: Utilities and Capping</b>				
<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
100000	Utilities: Electric	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.	NA	NA
101000	Utilities: Gas		NA	NA
102000	Utilities: Oil		NA	NA
103000	Utilities: Water		NA	NA
105002	Utilities Transfer	To be used when an on-site visit and wait time are required in the transfer or restoration of utilities	NA	\$75

100003	Capping (Electric)	To be used if electric is on	Up to \$2 per wire	\$50
101001	Capping (Gas)	As needed to prevent damage to property	Up to \$50 per cap	\$150
103001	Capping (Water)		Up to \$50 per cap	\$150
103002	Capping (Sewer)		Up to \$50 per cap	\$150
105001	Capping (Chimney)	As needed to prevent access to critters and small vermin	Up to \$250 per cap	\$500
191034	Dryer Vent Cover		NA	\$50

**Expense Category: Deed-in-Lieu and Other**

<b>Expense Code</b>	<b>Expense Item</b>	<b>Description</b>	<b>Unit Price</b>	<b>Expense Limit</b>
404008	Deed-in-Lieu Property Inspection	One time charge prior to deed execution	NA	\$20
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)	NA	\$3,000
500002	Deed-in-Lieu Subordinate Lien Payment	Reimbursable up to a maximum of \$6,000 (Refer to Section B65.47 for details)	NA	\$6,000
015000	Connectivity Fee	Reimbursable up to a maximum of \$25 per referral, on or after 04/01/11, for the life of the default. (Refer to Section 69.9 for details on this fee.)	NA	\$25
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.)	NA	\$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 this fee.)	NA	\$10

**\*Expense Items not included in the October 22, 2013 enhancement to the Freddie Mac Reimbursement System**

The eight Expense Items listed on the left side of the table below will not be included in the October 22, 2013 enhancement to the Reimbursement System. These Expense Items will be made available to Services in a future enhancement. In the intervening period, Servicers who wish to implement the new requirements may use the Expense Codes listed on the right side of the table below as equivalent substitutes. When using these Expense Codes in such a manner, Servicers must follow the applicable Expense Limit, Unit Price and Expense Code descriptions provided in the preceding tables.

<b>Listing of current expense code equivalents for Expense Items not covered in October 22, 2013 Reimbursement System enhancement</b>			
<b>New Expense Code</b>	<b>New Expense Item</b>	<b>Current Expense Code Equivalent</b>	<b>Current Expense Item Equivalent</b>
090028	Securing (Knob Locks)	090001	Securing/Rekeying
090030	Boarding (Broken Windows)	090002	Boarding (Broken Window and/ or Door)
091010	Interior Property Cleaning (Refrigerator)	091001	Initial Property Cleaning
093005	Initial Yard Maintenance (Lots of up to 10,000 square feet)	093000	Initial Yard Maintenance
094016	Yard Maintenance(Lots of up to 10,000 square feet)	094000	Yard Maintenance
090031	Pool (In Ground Pool Securing)	090009	Pool and Spa Securing
090032	Winterization (Dry)	095001	Winterization
090029	Extermination (Licensed)	090003	Extermination