

Exhibit 57

1-4 Unit Property Approved Expense Amounts

EXPENSE	CODE	ITEM	NOTES	
MAINTENANCE AND PRESERVATION	090001	<u>Securing/re-keying</u>	<u>Front door only</u>	\$ <u>60</u>
	090002	Boarding	<u>Where needed as required by local ordinances</u>	\$ <u>600</u>
	091001	Initial property cleaning	<u>Interior to include refrigerator & bathroom</u>	\$ <u>300</u>
	091002	Trash removal (per unit) (includes dumping fee)	<u>Interior/exterior debris removal</u>	\$ <u>500</u>
	093000	Initial yard maintenance	<u>Perimeter cut & trimming/per season</u>	\$ <u>300</u>
	094000	Yard maintenance (weekly in season)	<u>(Bi-weekly) grass cutting on-going basis while in season</u>	\$ <u>80</u>
	095001	Winterization	<u>One time charge incurred only 30 days prior to 1st freeze or up to 30 days past last freeze</u>	\$ <u>250</u>
	090009	Pool & Spa securing	<u>One time charge</u>	\$ <u>400</u>
	191003	Snow removal	<u>As needed in season</u>	\$ <u>75</u>

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EXPENSE	CODE	ITEM	NOTES	
MISCELLANEOUS	020000	Foreclosure Advertising Fees— Posting (California only)		\$ 60
	021000	Foreclosure Advertising Fees— Publication (California only)		\$ 210
	404005	Property Inspection	<u>Maximum aggregate amount per property for all inspections provided by outside service</u>	\$ 16
	404006	Property Inspection paid by MI company, attach copy of MI advice for the claim amount		N/A
	<u>203000</u>	<u>Sump pump</u>	<u>Servicing and restart</u>	\$ <u>50</u>

Preservation and maintenance of properties by Servicers must be performed in accordance with the requirements set forth in Chapter 70. Prior approval from Freddie Mac is required before incurring any expense in excess of any of the above amounts.

STATE	Attorney Fees				Title Work*
	JUDICIAL F/C	TRUSTEE/ NONJUD F/C	EVICT	D/L	EXPENSE LIMITS
AK*, **	–	\$1,000	\$500	\$200	TSG
AL**	–	500	350	200	\$200
AR**	–	500	200	200	250
AZ*	–	500	350	200	TSG
CA***	–	500	550	250	350 FOR LIMITED TSG
CO*	–	700	400	225	TSG
CT***	1,450	–	350	225	200
DC**	–	750	350	300	150
DE	900	–	425	225	150
FL***	950	–	350	300	200
GA**, ***	–	550	400	300	200
GU**	–	1,200	350	250	150
HI**	–	1,200	500	250	250
IA	<u>750</u>	<u>–</u>	300	250	500
ID*, **	–	500	350	250	TSG
IL***	900	–	300	250	275
IN***	900	–	350	250	250
KS	750	–	350	200	200
KY	900	–	350	300	250
LA	750	–	500	200	150
MA**, ***	–	1,200	650	225	150
MD**, ***	–	800	400	300	150
ME	1,500	–	500	225	150
MI**, ***	–	500	300	250	150
MN**	–	500	300	250	200
MO**	–	500	350	200	200
MS**	–	500	350	300	200
MT*, **	–	600	400	250	TSG
NC**, ***	–	650	350	300	200
ND	800	–	350	250	250
NE	750	–	300	250	200

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STATE	Attorney Fees				Title Work* EXPENSE LIMITS
	JUDICIAL F/C	TRUSTEE/ NONJUD F/C	EVICT	D/L	
NH**	–	\$800	\$400	\$225	\$175
NJ***	750	–	350	250	100
NM	750	–	350	200	200
NV*, ***	–	500	650	250	TSG
NY***	900	–	500	225	250
(Except in New York City Boroughs of the Bronx, Brooklyn, Manhattan, Queens and Staten Island and the Counties of Nassau, Rockland, Suffolk and Westchester where you must use Designated Counsel in accordance with Section 66.15 unless the Mortgage was sold to us with recourse.)					250
OH***	900	–	600	250	250
OK	700	–	300	200	400
OR*	–	600	350	250	TSG
PA***	900	–	400	225	250
PR	750	–	300	225	150
RI**	–	800	500	225	150
SC***	750	–	350	300	200
SD	700	–	350	250	200
TN**	–	550	250	300	225
TX**, ***	–	500	350	200	175
UT	–	500	350	225	200
VA**, ***	–	550	350	300	150
VI	800	–	225	225	200
VT	700	–	350	225	200
WA*, ***	–	600	400	250	TSG
WI	900	–	300	250	250
WV**	–	500	350	300	150
WY*, **	–	700	500	250	TSG

* TSG: We will reimburse for the actual full or limited TSG policy if the Mortgaged Premises goes to foreclosure sale. We will not reimburse for any additional title abstract or commitment. If you must get an update to the title because the original is stale due to bankruptcy or some other approved delay, we will reimburse you up to \$75 for the update.

** In these States, if you have to restart a new foreclosure proceeding due to a delay in the process, such as bankruptcy or a delay for which you have secured our written prior approval, we will reimburse you as follows:

- All of the actual costs of each foreclosure in accordance with the requirements of the Guide
- Up to 100% of the approved attorney or trustee's fees for the first foreclosure attempt
- Up to 70% of the approved attorney or trustee's fees for the subsequent foreclosure

*** You must use Designated Counsel/Trustee in accordance with Section 66.15 unless the Mortgage was sold to us with recourse.

Refer to Section 71.14 for our Bankruptcy reimbursement amounts.

You must secure our prior approval before incurring any expense in excess of any of the above amounts.

Legend

D/L	Deed-in-lieu of foreclosure
F/C	Foreclosure
Evict	Eviction
Nonjud	Nonjudicial
TSG	Trustee's Sale Guaranty

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