

# 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
- 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

|               |  |
|---------------|--|
| Expense Code  | The identifying six digit number, within the Freddie Mac Reimbursement System, for each Expense Item.  |
| Expense Item  | The designated name, within the Reimbursement System, for a given expense type.  |
| Description   | A brief description of the Expense Item and an overview of the Expense Item’s proper usage.  |
| Unit Price    | 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.) |
| Expense Limit | 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.   |

### 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 9202.12   | 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 9202.12. These inspections may be completed once a week or every other week. | NA         | \$15          |
| 404017                                 | Ordinance Required Property Inspection (Biweekly) |   | NA         | \$15          |

| Expense Category: Securing Abandoned Properties |                                 |  |  |               |
|---|---------------------------------|--|--|---------------|
| Expense Code                                    | Expense Item                    | Description  | Unit Price                                 | Expense Limit |
| 090028  | Securing (Knob Locks/Lockbox)   | If needed for access to, and/or securing of, the property  | Up to \$60 per knob lock or lockbox        | \$200         |
| 090019  | Securing (Padlocks)             |  | Up to \$60 per padlock                     | \$120         |
| 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   | \$600         |
| 090030  | Boarding (Broken Windows)       | Where needed, as required by local ordinances.<br>For plywood boarding, all missing windows should be boarded, not repaired.   | Up to \$1/United inch for plywood boarding | \$900         |
| 090033  | Clear Boarding (Broken Windows) | Where needed, as required by local ordinances.<br>For clear boarding, all missing windows should not be repaired but should be replaced with a polycarbonate material, or one of at least the same strength, that must be at least 3/16" in thickness. | Up to \$2.25/United inch                   | \$2,000       |

| Expense Category: Securing Abandoned Properties |                  |   |                      |       |
|---|------------------|---|----------------------|-------|
| 090023  | Boarding (Doors) | As needed to secure non-access entryways that have missing or broken doors.<br><br>All missing doors should be boarded, not repaired. | Up to \$150 per door | \$300 |

| Expense Category: Property Cleaning and Debris Removal |   |  |  |               |
|--|---|--|--|---------------|
| Expense Code   | Expense Item                              | Description  | Unit Price   | Expense Limit |
| 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 personal items 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<br><br>Up to \$20 per cubic yard to move | \$1,000       |

| Expense Category: Yard Maintenance |  |  |             |               |
|------------------------------------|--|--|-------------|---------------|
| Expense Code                       | Expense Item   | Description  | Unit Price  | Expense Limit |
| 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 | \$250         |
| 093004                             | Initial Yard Maintenance (Lots larger than 10,000 square feet) | To be used on properties with lots larger 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 | \$400         |
| 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 \$80  | \$180         |

| Expense Category: Yard Maintenance |  |  |             |         |
|------------------------------------|--|--|-------------|---------|
| 094013                             | Yard Maintenance (Lots larger than 10,000 square feet) | To be used on properties with lots larger 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 | \$250   |
| 094014                             | Trimming (Shrubs)                                      | As needed during Yard Maintenance Season, as provided below  | NA          | \$800   |
| 094015                             | Trimming (Trees)                                       | As needed during Yard Maintenance Season, as provided below  | NA          | \$1,000 |
| 191003                             | Snow Removal   | As needed during Winterization Season, as provided later in this exhibit   | NA          | \$275   |

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

| Expense Category: Pool Securing |                                   |   |  |               |
|---------------------------------|-----------------------------------|---|--|---------------|
| Expense Code                    | Expense Item                      | Description   | Unit Price   | Expense Limit |
| 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<br><br>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 electricity is not on at the property.  |                              | \$550                |
| 191033                                 | Dehumidifier                         | As needed to abate/prevent mold growth due to moisture  |                              | \$600                |
| 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 | \$400                |
| 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 Expense Limit.   | Up to \$2 per square foot    | \$1,000              |
| 200001                                 | Gutter Repair/Cleaning               | As needed to prevent blight, roof damage and leaks  |                              | \$700                |

| <b>Expense Category: Miscellaneous</b> |                              |   |  |       |
|--|------------------------------|---|--|-------|
| 191019                                 | Fence Repair                 | As needed to repair or replace damaged sections of fence in order to secure pool area or property perimeter |  | \$400 |
| 090029                                 | Extermination (Licensed)     | Fumigation by a professional extermination company  |  | \$500 |
| 090024                                 | Extermination (Non-Licensed) | As needed to address infestation with over-the-counter products   |  | \$180 |
| 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 9202.12 and 8403.2. | 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 electricity 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 by critters and small vermin  | Up to \$250 per cap | \$500                |
| 191034   | Dryer Vent Cover    |   | NA                  | \$50                 |

| <b>Expense Category: Deed-in-Lieu and Other</b> |                                  |   |                   |                      |
|---|----------------------------------|---|-------------------|----------------------|
| <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                 |

| Expense Category: Deed-in-Lieu and Other |   |   |    |         |
|--|---|---|----|---------|
| 013005                                   | Deed-in-Lieu Borrower Relocation Assistance | Reimbursable up to a maximum of \$3,000 (Refer to Section 9209.4 for details on this assistance)  | NA | \$3,000 |
| 013006                                   | Borrower Relocation Assistance              | Reimbursable up to a maximum of \$3,000 (Refer to Section 9301.21 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 9209.7 for details)                     | NA | \$6,000 |

Note: For a listing of any previous Expense Codes not currently listed in this exhibit, refer to earlier effective date versions of this exhibit.