Freddie Mac Single-Family

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Exhibit 57

1- to 4-Unit Property Approved Expense Amounts

Effective 09/10/2025

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 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 PAID (Payments Automated Intelligent and Dynamic) (**see Exhibit 88, Servicing Tools**), for each Expense Item.
Expense Item	The designated name, within PAID, 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 PAID. 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 9202.3(c)	NA	$30
404007	Interior Property Inspection		NA	$45

Expense Category: Property Inspections

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 9202.3(c). These inspections may be completed once a week or every other week.	NA	$30
404017	Ordinance Required Property Inspection (Biweekly)		NA	$30

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	$75
090021	Securing (Window Locks)		Up to $25 per window lock	$100
090022	Security Door		NA	$600
090030	Boarding (Broken Windows)	Where needed, as required by local ordinances. 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. 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
090023	Boarding (Doors)	As needed to secure non-access entryways that have missing or broken doors. 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

Expense Category: Property Cleaning and Debris Removal

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 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 calendar year. Generated debris should be factored in with the bid and not submitted separately.	Up to $150	$450
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 calendar year. Generated debris should be factored in with the bid and not submitted separately.	Up to $175	$525
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 Yard Maintenance includes full yard grass cuts, weed removal, vine removal, sapling removal or desert landscaping, as applicable, during the calendar year. Generated debris should be factored in with the bid and not submitted separately.	Up to $90	$270
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 Yard Maintenance includes full yard grass cuts, weed removal, vine removal, sapling removal or desert landscaping, as applicable, during the calendar year. Generated debris should be factored in with the bid and not submitted separately.	Up to $150	$450
094014	Trimming (Shrubs)	As needed during the calendar year. Generated debris should be factored in with the bid and not submitted separately.	NA	$800
094015	Trimming (Trees)	As needed during the calendar year. Generated debris should be factored in with the bid and not submitted separately.	NA	$1,000
191003	Snow Removal	As needed during the calendar year.	NA	$275

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 Up to $20 per cubic yard to move	$400

Expense Category: Pool Securing

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

Expense Category: Winterization

Expense Code	Expense Item	Description	Unit Price	Expense Limit
090032	Winterization (Dry)	One time charge up to two occurrences per calendar year	NA	$120
095020	Winterization (Wet/Steam)	One time charge up to two occurrences per calendar year	NA	$175
095021	Winterization (Radiant)	One time charge up to two occurrences per calendar year	NA	$250
095022	Re-winterization	If necessary, once per calendar year	NA	$50
095023	Winterization (Additional Unit)	One time charge up to two occurrences per calendar year	Up to $50 per additional unit	$150

Expense Category: Miscellaneous

Expense Code	Expense Item	Description	Unit Price	Expense Limit
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	Discoloration	Abatement of interior discoloration with non-primer or non-paint-based chemicals intended for such use (e.g., bleach). A bid to mitigate discoloration may be submitted if treatment is not expected to abate further damage.	Up to $0.75 per square foot	$500
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. Generated debris should be factored in with the bid and not submitted separately.	Up to $2 per square foot	$1,150
200001	Gutter Repair/Cleaning	As needed to prevent blight, roof damage and leaks		$700
191019	Fence Repair	As needed to repair or replace damaged sections of fence in order to secure pool area or property perimeter. Generated debris should be factored in with the bid and not submitted separately.		$500
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

Expense Category: Utilities and Capping

Expense Code	Expense Item	Description	Unit Price	Expense Limit
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 the foreclosure sale date or the deed-in-lieu of foreclosure reported date via the Freddie Mac Foreclosure Sale Reporting tool (see Exhibit 88, Servicing Tools) in accordance with Section 9603.1(a).	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

Expense Category: Deed-in-Lieu and Other

Expense Code	Expense Item	Description	Unit Price	Expense Limit
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 $7,500 (Refer to Section 9209.3 for details on this assistance)	NA	$7,500
013006	Borrower Relocation Assistance	Reimbursable up to a maximum of $3,000 (Refer to Section 9301.5(d) 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 9209.5(a), (b) and (c) 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.

Related Guide Bulletins	Issue Date
Bulletin 2025-D	September 10, 2025

Related Guide Bulletins	Issue Date
Bulletin 2025-11	August 13, 2025
Bulletin 2023-17	August 9, 2023
Bulletin 2022-26	December 14, 2022
Bulletin 2022-12	June 8, 2022

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