

MAINE STATE HOUSING AUTHORITY
Expense Reimbursement Maximum Fee Schedule
Effective September 12, 2013

Appraisal/BPOV	<p>\$450 - maximum for a full interior appraisal; \$250 maximum for a drive-by appraisal if Servicer is unable to obtain access to the property. No reimbursement will be given for a BPO.</p>
Inspections	<p>\$20 - Occupancy Inspection. \$30 - Vacant Property Inspection - Map& Lot and Assessed Value is cited, and a write-up is provided that verifies occupancy, and briefly addresses the overall condition of the property. \$35 – Initial Vacant Property Inspection – This should be a more in-depth inspection and should detail any property problems of significant concern.</p> <p>Additional inspections per month should be documented for reasons, e.g. concern about vandalism. The Authority will reimburse up to a maximum of 12 inspections.</p> <p>Mortgage insured or government insured loans are reimbursed in accordance with the insurer’s respective guidelines.</p>
Photos	<p>\$2 - per photo for confirmation of preservation and protection of the property.</p>
Non-Hazardous Debris/ Personal Property	<p><u>RD Guaranteed Loans Only:</u> \$2,500 maximum - for non-hazardous debris/personal property removal.</p> <p><u>Mortgage Insured and HUD/VA Guaranteed Loans:</u> The Authority will reimburse the expenses for non-hazardous debris removal that are reimbursed by the Mortgage Insurer/Guarantor.</p> <p><u>All SELF/Uninsured Loans:</u> \$50 - per cubic yard for debris removal; \$15 per unit for tire removal; not to exceed \$750 unless prior written approval is received from the Authority.</p> <p>A written request and estimate must be submitted to the Authority for prior approval to remove vehicles, appliances and pest infestation.</p>
Grass Cutting	<p>\$55 - for initial mowing for lawns 0-5000 square feet. \$100 - for initial mowing for lawns 5001 to 10,000 square feet. \$120 - for initial mowing for lawns 10,001 to 15,000 square feet. 15,000 square feet or more will approve higher cost only with documented reason approved by the Authority.</p> <p>\$50 - for each additional mowing for lawns 0-5000 square feet; and \$75 - for all other lawn sizes (maximum of 3 mowing per month) including trimming.</p>
Snow Plowing	<p>\$55 - per storm; higher cost only with documented reason approved by the Authority.</p>

Winterization	<p>\$460 - for forced hot water systems. \$190 - for forced hot air systems. \$130 - for electric heat where only the water is drained & pipes protected. \$250 - for installation of a sump pump (only in instances where one existed on the premises).</p>
Boarding of Windows/Doors	\$65 - for any type window or door.
Lock Change/Securing	\$50 - for deadbolt, \$50 - for padlock, \$35 - for re-keying.
Attorney Fees (Foreclosures)	<p>\$1,700 - allowance for completion of an uncontested foreclosure. Advertising costs will be reimbursed dollar for dollar if the sale is conducted by an Attorney. \$700 – allowance for participation in Foreclosure Mediation</p>
Attorney Fees (Bankruptcy)	<p>\$500 - allowance for completion of a Relief from Stay (uncontested). \$500 - additional dollars only if the R/S was contested, an additional hearing was scheduled and a drop order was executed. \$150 - allowance for completion of a Reaffirmation. \$125 - allowance for completion of a Proof of Claim filing.</p>
Attorney Fees (Other)	<p>\$350 - allowance for completion of a Deed-in-Lieu and \$75 - for each additional Title Update. \$100 - to obtain and record a Writ of Execution. \$500 - to obtain an Eviction, if tenant occupied.</p>
Title update	\$225 - for initial update; \$75 - for additional updates
Title Policy	Reimburse at 3 rd Party expense. The cost would be approved only on FHA and VA insured loans.
PACER Documents	\$3 - maximum for the retrieval of Pacer documents.
Taxes, Sewer, Recording Costs, Hazard Insurance Replacement, UCC Searches, Electricity Service for Sump Pump Operation, Filing Costs for Foreclosure Mediation	The Authority will pay these costs Dollar for Dollar.

The Authority will not reimburse for those expenses not recoverable from the Mortgage Insurer.

If unsubstantiated delays occur in the foreclosure, conveyance, and claims process or for non-compliance with other mortgage insurer regulations, reimbursement to the Servicer will be discounted accordingly.

NO REIMBURSEMENT FOR THE FOLLOWING:

Phone-calls, photocopies, postage & overnight mail, document preparation, attorney travel, Assignment recording, premiums for life & disability, auctioneer fees not included in attorney fee cost limits.

**MAINE STATE HOUSING AUTHORITY
SERVICER EXPENSE REIMBURSEMENT GUIDELINES
EFFECTIVE SEPTEMBER 12, 2013**

A. Expense Limits:

- 1. Appraisal and BOV.** The Authority will reimburse for an interior appraisal for up to \$450. The Authority requests the completion of a full interior appraisal on all properties with the exception of HUD and VA loans. If the Servicer is unable to obtain access to the property, a drive-by-appraisal will be accepted and The Authority will pay up to \$250 for the drive-by appraisal. A Broker Opinion of Value will not be approved for reimbursement. The Authority will not reimburse for HUD and VA insured loans unless reimbursed by the insurer.
- 2. Attorney Expenses.**
 - a. Foreclosure Expenses.**
 - i.** The Authority will reimburse up to \$1,700 for an uncontested foreclosure. The \$1,700 expense includes the following:
 - Preparing a Title Search
 - Filing a Complaint
 - Preparing and filing the Motion for Summary Judgment
 - Obtaining Summary Judgment
 - Obtaining a Writ of Possession upon completion of the Redemption Period on all loans including HUD loans. VA insured loans do not require a Writ of Possession.
 - Coordinating and closing the foreclosure sale.
 - Submitting the Report of Sale to court and any other measure as required by Maine statutes.
 - If The Authority is the high bidder at the foreclosure sale, attorney should send a copy of the unrecorded, signed Specimen Deed to Maine State Housing Authority via fax at (207) 626-4640 within 48 hours of the sale date.
 - ii.** The Authority will reimburse up to \$700 for participation in a Foreclosure Mediation Hearing.
 - iii.** Under the following circumstances, an attorney may file a Request for Additional Expense, if they will exceed the \$1,700 limit. The request must be submitted in writing and approved by the Authority in advance. A copy of the approval form must be sent to the Authority when submitting the claim for reimbursement.
 - Serving either the debtor or Party-in-Interest by Publication.
 - Contested foreclosure.
 - b. Bankruptcy Expenses.**
 - i.** Relief from Stay. The Authority will pay the Servicer up to \$500 to obtain Relief from Stay. The Authority will reimburse the Servicer an additional \$500 if the Relief from Stay was contested, and an additional hearing was scheduled and a drop dead order was executed.
 - ii.** Reaffirmation. The Authority will pay \$150 to obtain a reaffirmation from the Debtor(s).
 - iii.** Proof of Claim Filing. The Authority will pay \$125 to file a Chapter 13 Proof of Claim.

- c. Attorney Fees (other)**
 - i.** Deed in Lieu. The Authority will reimburse \$350 for the completion of a Deed in Lieu.
 - ii.** Title Update. The Authority will reimburse \$225 for the initial update and \$75 for each additional update.
 - iii.** Title Policy. The Authority will reimburse at 3rd party expense. The cost would be approved only on FHA and VA insured loans.
 - iv.** Pacer Documents. The Authority will reimburse \$3 maximum for the retrieval of Pacer documents.
 - v.** Writ of Execution. The Authority will reimburse \$100 for the filing of a Writ of Execution in the county where the debtor last resides, if applicable.
 - vi.** Eviction when tenant occupied. The Authority will reimburse \$500 to obtain an Eviction, if the property is tenant occupied.

3. Property Inspections and Preservations

- a. Inspections.** The Authority will only reimburse for up to a maximum of 12 visits. Inspections are only reimbursable for the Authority's self insured loans. Otherwise, the Servicers must adhere to the Mortgage Insurer guidelines regarding reimbursement.
 - i.** Occupancy Inspections. The Authority will reimburse \$20 for occupancy inspections.
 - ii.** Vacant Property Inspections. The Authority will reimburse \$30 for a vacant property inspection, which must include the map & lot #, assessed value, verification of occupancy and a brief description that describes the overall condition of the property.
 - iii.** Initial Vacant Property Inspection. The Authority will reimburse \$35 for an initial vacant property inspection, which should be more in-depth and provide details of any property problems that could substantially hinder marketability.
- b. Non-Hazardous Debris/Personal Property.** For RD Loans only, the Authority will reimburse up to a maximum of \$2,500 for non-hazardous debris and/or personal property removal prior to the foreclosure/auction sale. For Mortgage Insured and HUD/VA Guaranteed Loans, the Authority will reimburse the Servicer for the debris removal expenses reimbursed by the MI/Guarantor. For SELF/Uninsured Loans, the Authority will pay \$50 per cubic yard for the removal of non-hazardous debris and/or personal property, and \$15 per unit for tire removal not to exceed \$750, unless prior written approval to exceed the limit is given by the Authority. Any request for removal of vehicles, appliances and/or pest infestation should be submitted to the Authority in writing and accompanied by an estimate.
- c. Grass Cutting.** The Authority will reimburse based upon the following square footage.
 - i.** Lawns of 0 – 5000 square feet - \$55 for the initial mowing.
 - ii.** Lawns of 5001 – 10,000 square feet - \$100 for the initial mowing.
 - iii.** Lawns of 10,001 – 15,000 square feet - \$120 for the initial mowing.
 - iv.** Lawns of 15,000 square feet or more will need to be approved by the Authority. Supporting documentation must be included in the request.
 - v.** Additional Mowing. The Authority will reimburse \$50 for lawns of 0-5000 and \$75 for all other lawn sizes for each additional mowing with a maximum of 3 mowing per month including trimming.

- d. **Snow Plowing.** The Authority will reimburse \$55 per storm. Higher costs must be approved by the Authority. Supporting documentation must be included in the request.
- e. **Photos.** The Authority will reimburse \$2 per photo for confirmation of the preservation and protection of the property.
- f. **Winterization.** The Authority will reimburse the following:
 - i. Forced hot water systems - \$460
 - ii. Forced hot air systems - \$190
 - iii. Electric heat - \$130 where only the water is drained and the pipes are protected.
 - iv. Sump pump - \$250 for the installation of a sump pump only in instances where one previously existed on the premises.
- g. **Boarding of Windows and Doors.** The Authority will reimburse \$65 for any type of window or door.
- h. **Lock Change.** The Authority will reimburse \$50 for deadbolt, \$50 for padlock and \$35 for re-keying.

4. **Recoverable Costs.** The Authority will reimburse Dollar for Dollar for the following costs: Taxes, Sewer, Recording Costs, Hazard Insurance Replacement, UCC Searches, Electricity Delivery Service for the Operation of a Sump Pump, and Filing Costs for Foreclosure Mediation.

5. **Non Recoverable Costs.** The Authority will not reimburse for the followings costs: Phone calls, Photocopies, Postage & Overnight Mail, Document Preparation, Attorney Travel, Assignment Recording, Premiums for Life & Disability, Auctioneer fees not included in attorney fee cost limits.

B. Claims to the Mortgage Insurer

- 1. **Interest Curtailment.** Many of the Mortgage Insurers such as Rural Development, HUD and VA require that the mortgage insurance claim be filed within 30 days of the sale date. If the claim to the mortgage insurer is not filed within the 30 days of the sale date, most mortgage insurers will discount the accrued interest. In instances where this occurs, the Authority will reduce the claim by the amount of interest foregone.
- 2. **Expense Reimbursement.** The Authority will reimburse all expense monies obtained from the mortgage insurer regardless of our expense limits. Under no circumstances will the Authority pay expenses over the insurer reimbursement amount.

C. Expense Reimbursement Form. The Servicer must continue to use the Authority's Servicer Expense Reimbursement form when submitting requests. Copies of the invoices will not be required as long as the Servicer has submitted the expense itemization from the mortgage insurer. All related invoices must be kept on file and made available to the Authority upon request.