

MAINE STATE HOUSING AUTHORITY
Expense Reimbursement Maximum Fee Schedule
Effective April 15, 2022

The Sub-servicer is expected to adhere to the mortgage insurer and/or government insurer respective fee guidelines. Should MaineHousing's fee reimbursement guidelines be higher than the respective insurers, the Sub-servicer may submit a reimbursement request to MaineHousing for the difference of the fee that is not claimable under the insurer guidelines.

Appraisal/BOV **\$800** – maximum for a full interior appraisal on a single-family dwelling;
 \$950 – maximum for a full interior appraisal on a 2-4 single-family dwelling;
 \$800 – maximum for a full interior appraisal on a condo; or
 \$250 – maximum for a drive-by appraisal if Servicer is unable to obtain access to the property. No reimbursement will be given for a Broker's Opinion of Value (BOV).

The following counties have higher fees and will be reimbursed as follows:

Androscoggin, Kennebec, Oxford, Penobscot, Sagadahoc, and York (2-4 Unit \$975); and
Aroostook County (1 unit \$1,000, 2-4 units \$1,300, Condo \$1,000).

Property Inspections, Preservation and Maintenance

Inspections **\$10** – for emergency contact posting of a vacant property (one time event).
 \$20 – for occupancy inspection.
 \$35 – for an initial vacant property inspection. Inspection report should be a more in-depth inspection and should detail any property problems of significant concern.
 \$30 – for an ongoing vacant property inspection. Inspection report should cite the Map & Lot, Assessed Value, and a write-up that verifies occupancy, and briefly addresses the overall condition of the property.

Additional inspections per month should be documented for reasons, i.e. concern about vandalism. MaineHousing will reimburse up to a maximum of 12 inspections, per year.

Photos **\$30 maximum** - for photo confirmation of preservation and protection of the property.

Non-Hazardous Debris/
Personal Property **\$50** – per cubic yard for debris removal (not to exceed **\$2,500**); **\$15** – per unit for tire removal (not to exceed **\$750**); and **\$210** – per unit for the removal of a vehicle, boat and/or camper (not to exceed **\$630**).

All requests that exceed the maximum allowable will require prior written approval from MaineHousing.

A written request and estimate must be submitted to MaineHousing for prior approval to remove appliances and pest infestation.

Hazardous Debris	\$50 – per cubic yard for debris removal (not to exceed \$2,500 unless prior written approval is received from MaineHousing).
Grass Cutting	\$100 – for initial mowing for lawns 0 to 10,000 square feet. \$150 – 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 MaineHousing. \$80 – for each additional mowing for lawns 0 – 10,000 square feet; \$100 for lawns 10,001 – 15,000 square feet; and \$125 for lawns 15,000 + square feet; maximum of 2 mowing per month, including trimming.
Snow Plowing	\$75 – per storm to clear the driveway and walkways; higher cost only with documented reason must be approved by MaineHousing.
Winterization	\$460 – for forced hot water systems. \$190 – for forced hot air systems. \$130 – for electric heat where only the water is drained & pipes protected.
Sump Pump	\$300 – for installation of a sump pump (only in instances where one existed on the premises).
Septic Repair	\$300 – allowance for repairs to septic system.
Pumping Basement	\$1,000 – allowance for pumping water from basement (one time event).
Vacant Property Registration	\$250 – for a municipality requirement to register a vacant property.
Boarding of Windows/Doors	\$65 – for any type window or door.
Lock Change/Securing	\$60 – for deadbolt, lock change knob, \$50 – for padlock, \$40 – installation of lock box, and \$35 – for re-keying.

Foreclosure, Bankruptcy, and all other Legal Matters

Attorney Fees (Foreclosures)	Maximum allowance attorney fee (\$4,250) is an aggregate fee associated with the process requirements for a foreclosure. Below is a breakdown of the allowable limits: \$1,975 – allowance for completion of an uncontested foreclosure. \$700 – allowance for participation in 1 st Mediation session. \$375 – allowance for participation in 2 nd Mediation session.
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\$500 – allowance for filing of post summary judgment, if necessary.
\$700 – allowance for a Trial associated with a foreclosure.

For contested foreclosure matters, prior written approval must be submitted to MaineHousing before fees and costs are incurred.

Attorney Fees (Bankruptcy)

Maximum allowance attorney fee is an aggregate fee associated with the processing requirements for a bankruptcy. Below is a breakdown of allowable limits per chapter filing:

Chapter 7 (maximum **\$1,500**):

\$250 – allowance for completion of a Reaffirmation.

\$300 – allowance for completion of a Proof of Claim filing.

\$950 – allowance for completion of a Relief from Stay.

Additional Chapter 7 fees not included in the aggregate fee:

\$250 – allowance for amended Proof of Claim Form 410A and/or Amended Plan review.

\$600 – allowance for completion of a Multiple Filing Litigation.

\$700 – allowance for bankruptcy Mediation of 1st session; **\$375** for 2nd session.

\$500 – allowance for contested Relief from Stay and hearing was held with a drop dead order executed.

Chapter 11 (maximum **\$2,000**):

\$950 – allowance for completion of a Proof of Claim filing.

\$1,050 – allowance for completion of a Relief from Stay.

Additional Chapter 11 fees not included in the aggregate fee:

\$250 – amended Proof of Claim Form 410A and/or Amended Plan review.

\$600 – allowance for completion of a Multiple Filing Litigation.

\$700 – allowance for bankruptcy Mediation of 1st session; **\$375** for 2nd session.

\$500 – allowance for contested Relief from Stay and hearing was held with a drop dead order executed.

Chapter 12 (maximum **\$2,550**):

\$950 – allowance for completion of a Proof of Claim filing.

\$550 – allowance for Objection to the Plan, includes up to two hearings.

\$1,050 – allowance for completion of a Relief from Stay.

Additional Chapter 12 fees not included in the aggregate fee:

\$250 – amended Proof of Claim Form 410A and/or Amended Plan review.

\$600 – allowance for completion of a Multiple Filing Litigation.

\$700 – allowance for bankruptcy Mediation of 1st session; **\$375** for 2nd session.

\$500 – allowance for contested Relief from Stay and hearing was held with a drop dead order executed.

Chapter 13 (maximum **\$3,725**):

\$950 – allowance for completion of a Proof of Claim filing.

\$550 – allowance for Objection to the Plan, includes up to two hearings.

\$1,050 – allowance for completion of a Relief from Stay.

\$125 – allowance for filing Payment Change Notification (per occurrence).

\$150 – allowance for filing Notice of Fees, Expenses and Charges.

\$100 – allowance for issuance of Notice for Post-Stipulation default and stay termination for the issuance of the notice to cure to the court.

\$200 – allowance for issuance of Notice for Post-Stipulation default and stay termination for the issuance of the notice not cured to the court.

\$100 – allowance for response to Final Cure Payment notice; Servicer agrees with the trustee's final notice.

\$500 – allowance for response to Final Cure Payment notice; Servicer objects to trustee's final notice.

Additional Chapter 13 fees not included in the aggregate fee:

\$250 – amended Proof of Claim Form 410A and/or Amended Plan review.

\$600 – allowance for completion of a Multiple Filing Litigation.

\$700 – allowance for bankruptcy Mediation of 1st session; **\$375** for 2nd session.

\$500 – allowance for contested Relief from Stay and hearing was held with a drop dead order executed.

PACER Documents

\$3 - maximum for the retrieval of Pacer documents.

Attorney Fees (Other)

\$700 – allowance for completion of a Forcible Entry and Detainer.

\$500 – allowance for completion of a Deed-in-Lieu.

\$525 – to obtain and record a Writ of Execution.

\$525 – to obtain an Eviction, if tenant occupied.

\$1,500 – allowance for filing and appointment of a Special Administrator.

Title update

\$325 – for initial update; **\$125** – for additional updates

Title Policy

Reimburse at 3rd Party expense. The cost would be approved only on FHA and VA insured loans.

Publication/Advertisement

Reimburse at 3rd Party expense.

Loss Mitigation Incentive Fees

Maine HOPE Program	\$250 – incentive fee for execution and recordation of Maine HOPE Program documents
MaineHousing HAMP Program	\$500 – incentive fee for execution and recordation of MaineHousing HAMP Program documents.
Loan Modification	\$750 – incentive fee for execution and/or recordation of all other Loan Modification documents.
Pre-foreclosure Sale/Short Sale	\$2,500 – less than 210 days delinquent. \$1,500 – greater than 211 days delinquent but less than 300 days delinquent. \$750 – greater than 300+ days delinquent.
Deed in Lieu of Foreclosure	\$2,500 – less than 210 days delinquent. \$1,500 – greater than 211 days delinquent but less than 300 days delinquent. \$750 – greater than 300+ days delinquent.
Relocation Assistance	\$3,000 – allowance for Cash for Keys (must be left in broom swept condition and all debris removed).

All Other Fees

Taxes, Sewer, Recording Costs for Foreclosure filings and Bankruptcy matters, Hazard Insurance Replacement, UCC Searches, Electricity Service for Sump Pump Operation, and Filing Costs for Foreclosure or Bankruptcy Mediation.

MaineHousing will pay these costs Dollar for Dollar.

MaineHousing will not reimburse for those expenses not recoverable from the Mortgage Insurer/Government Guarantor, if not claimed to the insurer/guarantor properly.

If unsubstantiated delays occur in the foreclosure, conveyance, and claims process or for non-compliance with other mortgage insurer regulations, reimbursement to the Sub-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 April 15, 2022

A. Expense Limits:

1. **Appraisal and BOV.** MaineHousing will reimburse for an interior appraisal for up to \$800 for a single-family unit, \$950 for a 2-4 unit, and \$800 for a condo. MaineHousing requests the completion of a full interior appraisal on all properties. If the Servicer is unable to obtain access to the property, a drive-by-appraisal will be accepted and MaineHousing will pay up to \$250 for the drive-by appraisal. A Broker Opinion of Value (BOV) will not be approved for reimbursement. The following counties have higher appraisal fees:
 - a. Androscoggin, Kennebec, Oxford, Penobscot, Sagadahoc, and York (2-4 Unit \$975);
 - b. Aroostook County (1 unit \$1,000, 2-4 units \$1,300, Condo \$1,000).

2. **Property Inspections, Preservation and Maintenance**

- a. **Inspections.** MaineHousing will only reimburse for up to a maximum of 12 visits, per year. Additional inspections per month should be documented for reasons, i.e. concerns about vandalism.
 - i. **Emergency Contact Posting.** MaineHousing will reimburse \$10 to post an Emergency Contact for a vacant property.
 - ii. **Occupancy Inspections.** MaineHousing will reimburse \$20 for occupancy inspections.
 - iii. **Initial Vacant Property Inspection.** MaineHousing 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.
 - iv. **Vacant Property Inspections.** MaineHousing 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.
- b. **Photos.** MaineHousing will reimburse up to a maximum of \$30 for photo confirmation of the preservation and protection of the property.
- c. **Non-Hazardous Debris/Personal Property.** MaineHousing will pay \$50 per cubic yard for the removal of non-hazardous debris and/or personal property (not to exceed the maximum of \$2,500), \$15 per unit for tire removal (not to exceed \$750), and \$210 per unit for the removal of a vehicle, boat and/or camper (not to exceed \$630), unless prior written approval to exceed the limit is given by MaineHousing.

Any request for removal of appliances and/or pest infestation should be submitted to MaineHousing in writing and accompanied by an estimate.

- d. **Hazardous Debris.** MaineHousing will pay \$50 per cubic yard for the removal of hazardous debris (not to exceed \$2,500). A written request and estimate must be submitted to MaineHousing for prior approval to remove hazardous debris, including biological waste and any other hazardous components if the cost will exceed the maximum allowable.
- e. **Grass Cutting.** MaineHousing will reimburse based upon the following square footage.
 - i. Lawns of 0 – 10,000 square feet – \$100 for the initial mowing.
 - ii. Lawns of 10,001 – 15,000 square feet – \$150 for the initial mowing.

- iii. Lawns of 15,000 square feet or more will need to be approved by MaineHousing. Supporting documentation must be included in the request.
 - iv. Additional Mowing. MaineHousing will reimburse \$80 for lawns of 0 - 10,000 square feet, \$100 for lawns 10,001 – 15,000 square feet, and \$125 for lawns 15,000 + square feet; with a maximum of 2 mowing per month including trimming.
 - f. **Snow Plowing.** MaineHousing will reimburse \$75 per storm to clear the driveway and walkways. Higher costs must be approved by MaineHousing. Supporting documentation must be included in the request.
 - g. **Winterization.** MaineHousing 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.
 - h. **Sump Pump.** MaineHousing will reimburse \$300 for the installation of a sump pump only in instances where one previously existed on the premises.
 - i. **Septic System Repairs.** MaineHousing will reimburse up to \$300 for performing repairs to the septic system.
 - j. **Pumping Basement.** MaineHousing will reimburse up to \$1,000 for pumping water from a basement; one time event.
 - k. **Vacant Property Registration.** MaineHousing will reimburse \$250 for a municipality’s requirement to register a vacant property.
 - l. **Boarding of Windows and Doors.** MaineHousing will reimburse \$65 for any type of window or door.
 - m. **Lock Change.** MaineHousing will reimburse \$60 for deadbolt, \$60 for lock change knob, \$50 for padlock, \$40 installation of a lockbox, and \$35 for re-keying.

3. Attorney Fees.

- a. **Foreclosure Fees.** MaineHousing will reimburse an aggregate fee up to \$4,250 for an uncontested foreclosure, regardless of the mortgage insurer limits.
 - i. MaineHousing will reimburse up to \$1,975 for the attorney’s fee, of an uncontested foreclosure, that includes the following services:
 - 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 with the exception of VA insured loans. VA 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 MaineHousing is the high bidder at the foreclosure sale, attorney should send email a copy of the unrecorded, signed Specimen Deed to MaineHousing within 48 hours of the sale date.

- ii. MaineHousing will reimburse up to \$700 for participation in a Foreclosure Mediation hearing. As well as an additional \$375 for participation in the second hearing, if necessary.
- iii. MaineHousing will reimburse up to \$500 for the preparation and filing of a post-summary judgment motion for the purposes of ruling on the validity of a right to cure notice, if necessary.
- iv. MaineHousing will reimburse up to \$700 for participation in a Trial Hearing for a contested foreclosure.
- v. Under the following circumstances, an attorney may file a Request for Additional Expense, if they will exceed the limits noted above. The request must be submitted in writing and approved by MaineHousing in advance. A copy of the approval form must be sent to MaineHousing when submitting the claim for reimbursement.
 - Serving either the debtor or Party-in-Interest by Publication.
 - Contested foreclosure.

b. Bankruptcy Fees.

- i. Chapter 7 Bankruptcy Filing: MaineHousing will reimburse up to an aggregate fee of \$1,500 for a Chapter 7. The \$1,500 includes the following:
 - Reaffirmation. MaineHousing will pay \$250 to obtain a reaffirmation from the Debtor(s).
 - Proof of Claim Filing. MaineHousing will pay \$300 to file a Chapter 7 Proof of Claim.
 - Relief from Stay. MaineHousing will pay the Servicer up to \$950 to obtain Relief from Stay.
- ii. Chapter 11 Bankruptcy Filing: MaineHousing will reimburse up to an aggregate fee of \$2,000 for a Chapter 11. The \$2,000 includes the following:
 - Proof of Claim Filing. MaineHousing will pay \$950 to file a Chapter 11 Proof of Claim.
 - Relief from Stay. MaineHousing will pay the Servicer up to \$1,050 to obtain Relief from Stay.
- iii. Chapter 12 Bankruptcy Filing: MaineHousing will reimburse up to an aggregate fee of \$2,550 for a Chapter 12. The \$2,550 includes the following:
 - Proof of Claim Filing. MaineHousing will pay \$950 to file a Chapter 12 Proof of Claim.
 - Objection to the Plan. MaineHousing will pay \$550 to file an objection to the plan, up to two hearings.
 - Relief from Stay. MaineHousing will pay the Servicer up to \$1,050 to obtain Relief from Stay.
- iv. Chapter 13 Bankruptcy Filing: MaineHousing will reimburse up to an aggregate fee of \$3,725 for a Chapter 13. The \$3,725 includes the following:
 - Proof of Claim Filing. MaineHousing will pay \$950 to file a Chapter 13 Proof of Claim.
 - Objection to the Plan. MaineHousing will pay \$550 to file an objection to the plan, up to two hearings.
 - Relief from Stay. MaineHousing will pay the Servicer up to \$1,050 to obtain Relief from Stay.
 - Payment Change Notification. MaineHousing will pay \$125 to file a payment change notification, per occurrence.

- Notice of Fees, Expenses and Charges. MaineHousing will pay \$150 to file a notice of the post-petition fees, expenses and charges incurred, per occurrence.
 - Post-Stipulation Default and Stay Termination. MaineHousing will pay \$100 for the issuance of a notice to cure. MaineHousing will pay \$200 to file the notice to the court if the matter was not cured.
 - Response to Final Cure Pay Notice. MaineHousing will pay \$100 if the servicer agrees with the final notice. MaineHousing will pay \$500 to object to the final cure notice if the servicer does not agree.
 - v. Additional Bankruptcy Filing Matters: In addition to the aggregate fees noted above, MaineHousing will reimburse for the following Bankruptcy actions:
 - Amended Proof of Claim Form 410A and/or Amended Proof of Claim. MaineHousing will pay \$250 to file an amended proof of claim for a Chapter 7, 11, 12 & 13.
 - Multiple Filing Litigation. MaineHousing will pay \$600 to address the multiple bankruptcy matters filed by the Debtor(s) for a Chapter 7, 11, 12 & 13.
 - Bankruptcy Mediation. MaineHousing will reimburse up to \$700 for participation in a Bankruptcy Mediation hearing. As well as an additional \$375 for the participation in a second hearing, if necessary for a Chapter 7, 11, 12 & 13.
 - Contested Relief from Stay. MaineHousing will reimburse an additional \$500 if the Relief from Stay was contested, and an additional hearing was scheduled and a drop dead order was executed for a Chapter 7, 11, 12 & 13.
 - vi. Pacer Documents. MaineHousing will reimburse \$3 maximum for the retrieval of Pacer documents.
- c. **Attorney Fees (other)**
 - i. Forcible Entry and Detainer. MaineHousing will reimburse \$700 for the completion of a Forcible Entry and Detainer.
 - ii. Deed in Lieu. MaineHousing will reimburse \$500 for the completion of a Deed in Lieu.
 - iii. Writ of Execution. MaineHousing will reimburse \$525 for the filing of a Writ of Execution in the county where the debtor last resides, if applicable.
 - iv. Eviction when tenant occupied. MaineHousing will reimburse \$525 to obtain an Eviction, if the property is tenant occupied.
 - v. Special Administrator. MaineHousing will reimburse \$1,500 for the filing and appointment of a special administrator.
- d. **Other Fees**
 - i. Title Update. MaineHousing will reimburse \$325 for the initial update and \$125 for each additional update.
 - ii. Title Policy. MaineHousing will reimburse at 3rd party expense. The cost would be approved only on FHA and VA insured loans.
 - iii. Publication/Advertisement. MaineHousing will reimburse at 3rd party expense.

4. Loss Mitigation Incentive Fees

- a. **Maine HOPE Program.** MaineHousing will reimburse \$250 for the completion of a Maine HOPE Program loan, which includes the cost to record the instruments.
- b. **MaineHousing HAMP Program.** MaineHousing will reimburse \$500 for the completion of a MaineHousing HAMP loan, which includes the cost to record the instruments.
- c. **Loan Modifications (all others).** MaineHousing will reimburse \$750 for all other fully executed Loan Modifications, as long as the incentive fee is not already reimbursable under a mortgage insurer/government guarantor program. The cost to record the loan modification is included in the incentive fee.
- d. **Pre-Foreclosure Sale (Short Sale).** MaineHousing will pay an incentive fee upon the successful completion of a Foreclosure sale. MaineHousing will reimburse \$2,500 if the account is less than 210 days delinquent, \$1,500 if the account is 211 days delinquent but less than 300 days delinquent, or \$750 if the account is 300+ days delinquent.
- e. **Deed-in-Lieu of Foreclosure.** At the time of Deed-in-Lieu of Foreclosure approval and if the transfer is completed within 45 days of approval, MaineHousing will reimburse \$2,500 if the account is less than 210 days delinquent, \$1,500 if the account is 211 days delinquent but less than 300 days delinquent, and \$750 if the account is 300+ days delinquent. If the Deed-in-Lieu is not completed within 45 days of approval, no incentive fee will be paid.

5. Relocation Assistance / Cash 4 Keys

- a. MaineHousing will reimburse up to \$3,000 for the immediate departure of a tenant and/or borrower who agrees to leave the property in broom sweep condition.

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

7. Non Recoverable Costs. MaineHousing 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, MaineHousing will reduce the claim by the amount of interest foregone.
- 2. **Expense Reimbursement.** MaineHousing will reimburse all expense monies obtained from the mortgage insurer regardless of our expense limits. Under no circumstances will MaineHousing pay expenses over the insurer reimbursement amount.

C. Expense Reimbursement Form. The Servicer must continue to use MaineHousing'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 MaineHousing upon request.