

**MAINE STATE HOUSING AUTHORITY**  
**Expense Reimbursement Maximum Fee Schedule**  
**Effective October 9, 2018**

Appraisal/BPOV	<p><b>\$600</b> - maximum for a full interior appraisal on a single family dwelling; <b>\$700</b> - maximum for a full interior appraisal on a 2-4 single-family dwelling; <b>\$600</b> - maximum for a full interior appraisal on a condo; <b>\$250</b> 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><b>\$20</b> - Occupancy Inspection. <b>\$30</b> - Vacant Property Inspection – Map &amp; Lot and Assessed Value is cited, and a write-up is provided that verifies occupancy, and briefly addresses the overall condition of the property. <b>\$35</b> – 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. MaineHousing 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><b>\$30 maximum</b> - for photo confirmation of preservation and protection of the property.</p>
Non-Hazardous Debris/ Personal Property	<p><b><u>RD Guaranteed Loans Only:</u></b> <b>\$2,500 maximum</b> - for non-hazardous debris/personal property removal.</p> <p><b><u>Mortgage Insured and HUD/VA Guaranteed Loans:</u></b> MaineHousing will reimburse the expenses for non-hazardous debris removal that are reimbursed by the Mortgage Insurer/Guarantor.</p> <p><b><u>All SELF/Uninsured Loans:</u></b> <b>\$50</b> - per cubic yard for debris removal; <b>\$15</b> per unit for tire removal, not to exceed <b>\$750</b> unless prior written approval is received from MaineHousing.</p> <p>A written request and estimate must be submitted to MaineHousing for prior approval to remove vehicles, appliances and pest infestation.</p>
Grass Cutting	<p><b>\$55</b> - for initial mowing for lawns 0-5000 square feet. <b>\$100</b> - for initial mowing for lawns 5001 to 10,000 square feet. <b>\$120</b> - 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.</p> <p><b>\$50</b> - for each additional mowing for lawns 0-5000 square feet; and <b>\$75</b> - for all other lawn sizes (maximum of 3 mowing per month) including trimming.</p>
Snow Plowing	<p><b>\$55</b> - per storm; higher cost only with documented reason approved by MaineHousing.</p>

Winterization	<p>The Authority will reimburse the following: shut off water to the residence, close valves to prevent water back-flow into lines, and drain all water lines and blow out with air. Perform pressure test of domestic water and heating lines to determine if damaged. Circulate anti-freezing agent through domestic and heating lines. Add anti-freezing agent to traps to prevent sewer off-gassing. Disconnect the water meter by removing it from the cradle and leaving it on the premises.</p> <p><b>\$460</b> - for forced hot water systems.  <b>\$190</b> - for forced hot air systems.  <b>\$130</b> - for electric heat where only the water is drained &amp; pipes protected.  <b>\$250</b> - for installation of a sump pump (only in instances where one existed on the premises).</p>
Septic Repair	<b>\$300</b> – allowance for repairs to septic system.
Pumping Basement	<b>\$1,000</b> – allowance for pumping water from basement.
Vacant Property Registration	<b>\$250</b> – for a municipality requirement to register a vacant property.
Boarding of Windows/Doors	<b>\$65</b> - for any type window or door.
Lock Change/Securing	<b>\$50</b> - for deadbolt, <b>\$50</b> - for padlock, <b>\$35</b> - for re-keying.
Attorney Fees (Foreclosures)	<p><b>\$2,000</b> - allowance for completion of an uncontested foreclosure, regardless of the mortgage insurer limits.  Advertising costs will be reimbursed dollar for dollar if the sale is conducted by an Attorney.  <b>\$700</b> – allowance for participation in Foreclosure Mediation.  <b>\$700</b> – allowance for participation in Foreclosure Trial.  <b>\$500</b> – allowance for filing of post summary judgment.</p>
Attorney Fees (Bankruptcy)	<p>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:</p> <p>Chapter 7 (maximum \$1,175):  <b>\$125</b> - allowance for completion of a Reaffirmation.  <b>\$300</b> - allowance for completion of a Proof of Claim filing.  <b>\$750</b> - allowance for completion of a Relief from Stay.</p> <p>Chapter 11 (maximum \$1,600):  <b>\$750</b> - allowance for completion of a Proof of Claim filing.  <b>\$850</b> - allowance for completion of a Relief from Stay.</p> <p>Chapter 12 (maximum \$2,100):  <b>\$750</b> - allowance for completion of a Proof of Claim filing.  <b>\$500</b> - allowance for objection to the plan.  <b>\$850</b> - allowance for completion of a Relief from Stay.</p> <p>Chapter 13 (maximum \$2,850):  <b>\$650</b> - allowance for completion of a Proof of Claim filing.  <b>\$500</b> - allowance for objection to the plan.  <b>\$850</b> - allowance for completion of a Relief from Stay.</p>

	<p><b>\$50</b> – allowance for filing payment change notification. <b>\$100</b> – allowance for filing notice of fees, expenses and charges. <b>\$50</b> – allowance for issuance of notice for post-stipulation default and stay termination. <b>\$200</b> – allowance for issuance of notice to court regarding issuance of notice not cured. <b>\$50</b> – allowance for response to final cure payment notice; Servicer agrees with trustee. <b>\$500</b> – allowance for response to final cure payment notice; Servicer objects to trustee.</p>
Attorney Fees (Other)	<p><b>\$700</b> – allowance for completion of a Forcible Entry and Detainer. <b>\$400</b> - allowance for completion of a Deed-in-Lieu. <b>\$100</b> - to obtain and record a Writ of Execution. <b>\$500</b> - to obtain an Eviction, if tenant occupied.</p>
Title update	<p><b>\$300</b> - for initial update; <b>\$100</b> - for additional updates</p>
Title Policy	<p>Reimburse at 3<sup>rd</sup> Party expense. The cost would be approved only on FHA and VA insured loans.</p>
PACER Documents	<p><b>\$3</b> - maximum for the retrieval of Pacer documents.</p>
Taxes, Sewer, Recording Costs, Hazard Insurance Replacement, UCC Searches, Electricity Service for Sump Pump Operation, Filing Costs for Foreclosure Mediation	<p>Maine Housing will pay these costs Dollar for Dollar.</p>

Maine Housing 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 October 9, 2018**

**A. Expense Limits:**

- 1. Appraisal and BOV.** MaineHousing will reimburse for an interior appraisal for up to \$600 for a single-family unit, \$700 for a 2-4 unit and \$600 for a condo. MaineHousing requests the completion of a full interior appraisal on all properties with the exception of HUD loans. 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 will not be approved for reimbursement. MaineHousing will not reimburse for HUD insured loans unless reimbursed by the insurer.
- 2. Attorney Expenses.**
  - a. Foreclosure Expenses.**
    - i.** MaineHousing will reimburse up to \$2,000 for an uncontested foreclosure, regardless of the mortgage insurer's limits. The \$2,000 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 MaineHousing 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.** 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.
    - iii.** MaineHousing will reimburse up to \$700 for participation in a Foreclosure Mediation Hearing.
    - iv.** MaineHousing will reimburse up to \$700 for participation in a Foreclosure Trial Hearing.
    - v.** Under the following circumstances, an attorney may file a Request for Additional Expense, if they will exceed the \$2,000 limit. 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 Expenses.**
    - i.** MaineHousing will reimburse up to an aggregate of \$1,175 for a Chapter 7. The \$1,175 includes the following:
      - Relief from Stay. MaineHousing will pay the Servicer up to \$750 to obtain Relief from Stay.
      - Reaffirmation. MaineHousing will pay \$125 to obtain a reaffirmation from the Debtor(s).

- Proof of Claim Filing. Mainel Housing will pay \$300 to file a Chapter 7 Proof of Claim.
- Subsequent Filing. Mainel Housing will pay \$250 for handling a subsequent bankruptcy filing.
- ii. Mainel Housing will reimburse up to an aggregate of \$1,600 for a Chapter 11. The \$1,600 includes the following:
  - Relief from Stay. Mainel Housing will pay the Servicer up to \$850 to obtain Relief from Stay. Mainel Housing 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.
  - Proof of Claim Filing. Mainel Housing will pay \$750 to file a Chapter 11 Proof of Claim.
  - Subsequent Filing. Mainel Housing will pay \$250 for handling a subsequent bankruptcy filing.
- iii. Mainel Housing will reimburse up to an aggregate of \$2,100 for a Chapter 12. The \$2,100 includes the following:
  - Relief from Stay. Mainel Housing will pay the Servicer up to \$850 to obtain Relief from Stay. Mainel Housing 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.
  - Proof of Claim Filing. Mainel Housing will pay \$750 to file a Chapter 12 Proof of Claim.
  - Objection to the Plan. Mainel Housing will pay \$500 to file an objection to the plan.
  - Subsequent Filing. Mainel Housing will pay \$250 for handling a subsequent bankruptcy filing.
- iv. Mainel Housing will reimburse up to an aggregate of \$2,850 for a Chapter 13. The \$2,850 includes the following:
  - Relief from Stay. Mainel Housing will pay the Servicer up to \$850 to obtain Relief from Stay. Mainel Housing 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.
  - Proof of Claim Filing. Mainel Housing will pay \$650 to file a Chapter 13 Proof of Claim.
  - Objection to the Plan. Mainel Housing will pay \$500 to file an objection to the plan.
  - Payment Change Notification. Mainel Housing will pay \$50 to file a payment change notification.
  - Post-Stipulation Default and Stay Termination. Mainel Housing will pay \$50 for the issuance of a notice to cure. Mainel Housing will pay \$200 to file the notice to the court if the matter was not cured.
  - Response to Final Cure Pay Notice. Mainel Housing will pay \$50 if the servicer agrees with the final notice. Mainel Housing will pay \$500 to object to the final cure notice if the servicer does not agree.
  - Subsequent Filing. Mainel Housing will pay \$250 for handling a subsequent bankruptcy filing.

**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 \$400 for the completion of a Deed in Lieu.
- iii. Title Update. MaineHousing will reimburse \$300 for the initial update and \$100 for each additional update.
- iv. Title Policy. MaineHousing will reimburse at 3<sup>rd</sup> party expense. The cost would be approved only on FHA and VA insured loans.
- v. Pacer Documents. MaineHousing will reimburse \$3 maximum for the retrieval of Pacer documents.
- vi. Writ of Execution. MaineHousing will reimburse \$100 for the filing of a Writ of Execution in the county where the debtor last resides, if applicable.
- vii. Eviction when tenant occupied. MaineHousing will reimburse \$500 to obtain an Eviction, if the property is tenant occupied.

**3. Property Inspections and Preservations**

- a. **Inspections.** MaineHousing will only reimburse for up to a maximum of 12 visits. Inspections are only reimbursable for MaineHousing's self-insured and uninsured loans. Otherwise, the Servicers must adhere to the Mortgage Insurer guidelines regarding reimbursement.
  - i. Occupancy Inspections. MaineHousing will reimburse \$20 for occupancy inspections.
  - ii. 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.
  - 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.
- b. **Non-Hazardous Debris/Personal Property.** For RD Loans only, MaineHousing 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, MaineHousing will reimburse the Servicer for the debris removal expenses reimbursed by the MI/Guarantor. For SELF/Uninsured Loans, MaineHousing 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 MaineHousing. Any request for removal of vehicles, appliances and/or pest infestation should be submitted to MaineHousing in writing and accompanied by an estimate.
- c. **Grass Cutting.** MaineHousing 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 MaineHousing. Supporting documentation must be included in the request.

- v. **Additional Mowing.** MaineHousing 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.** MaineHousing will reimburse \$55 per storm. Higher costs must be approved by MaineHousing. Supporting documentation must be included in the request.
- c. **Photos.** MaineHousing will reimburse up to a maximum of \$30 for photo confirmation of the preservation and protection of the property.
- f. **Winterization.** MaineHousing will reimburse the following: : shut off water to the residence, close valves to prevent water back-flow into lines, and drain all water lines and blow out with air. Perform pressure test of domestic water and heating lines to determine if damaged. Circulate anti-freezing agent through domestic and heating lines. Add anti-freezing agent to traps to prevent sewer off-gassing. Disconnect the water meter by removing it from the cradle and leaving it on the premises.
  - 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.
  - v. Septic system repairs - \$300
  - vi. Pump basement – \$1,000 for pumping water from a basement.
- g. **Vacant Property Registration.** MaineHousing will reimburse \$250 for a municipality's requirement to register a vacant property.
- h. **Boarding of Windows and Doors.** MaineHousing will reimburse \$65 for any type of window or door.
- i. **Lock Change.** MaineHousing will reimburse \$50 for deadbolt, \$50 for padlock and \$35 for re-keying.

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

5. **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.