



Bankruptcy services

In response to numerous changes made when Servicing Mortgages where the Borrower has filed for bankruptcy protection, we are increasing the approved Servicer reimbursement amounts for attorney fees associated with certain bankruptcy services as follows:

Bankruptcy attorney fee(s)	Current maximum reimbursement amount	New maximum reimbursement amount
Bankruptcy Chapter 7		
Motion for Relief (up to two hearings)	\$750	\$950
Additional Hearings (up to two hearings)	\$250	\$500
Bankruptcy Chapters 11 and 12		
POC	\$750	\$950
Motion for Relief (up to two hearings and order)	\$850	\$1,050
Amended Plan (up to two occurrences)	\$150	\$300
Additional Hearings (up to two hearings)	\$250	\$500
Bankruptcy Chapter 13		
POC	\$650	\$950
Motion for Relief (up to two hearings an order)	\$850	\$1,050
Payment Change Notifications (up to two notifications)	\$100	\$200
Amended Plan (up to two occurrences)	\$150	\$300
Additional Hearings (up to two hearings)	\$250	\$500
Notice of Fees, Expenses and Charges (up to two notifications)	\$100	\$200

Other legal expense items

We are increasing the limit for expense code 600021 (Skip Trace/Investigative Report) from \$90 to \$160.

Reminder on reasonable and customary fees and costs

As a reminder, Servicers must verify that legal fees and costs incurred are reasonable and customary for the area in which the Mortgaged Premises is located. For reimbursement of expenses that exceed the current expense limits in [Exhibit 57A](#), Servicers must request Freddie Mac's approval prior to incurring the expense.