

EXHIBIT B

	Connecticut	Massachusetts	Maine	New Hampshire	Rhode Island	Vermont	New York - Buff	New York - NYC
ALLOWABLE PROPERTY COSTS								
Boarding Per Opening:								
Windows	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Standard Doors	\$60	\$60	\$60	\$60	\$60	\$60	\$60	\$60
Patio Doors	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Basement Windows	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30
Front Door Primary Lock Change	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
Each Additional Door or Re-key	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Hasp and Padlock (Garage/Outbuilding Only)	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Debris Removal (if authorized, per load)	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Hazardous Waste - Tire removal individual	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Hazardous Waste - paint/aerosol can individual	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Lawn Care:								
Initial Cut up to 5,000 sq.ft.	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Initial Cut over 5,000 sq.ft.	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Recuts	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Swimming Pool (drain/remove above ground)	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Winterization:								
Snow Removal (Entry Walks)	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Snow Plowing	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Plumbing:								
Forced Hot Air or Electric Heat	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Forced Hot Water or Steam Heat	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Draining Hot Water Heater	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Additional Furnance Hot Water	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Sump Pump Installation/Replace	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Sump Pump Installation with Plumbing	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450
Tarp Roof	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Property Inspections	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Sump Pump Operation	Utility costs reasonable for operating a sump pump.							
Emergency Repairs	Costs reasonable and customary within the geographic area.							
ALLOWABLE LEGAL FEES								
Judicial Foreclosure	\$850	\$850	\$850	n/a	n/a	\$700	\$850	\$850
Non-judicial Foreclosure	n/a	n/a	n/a	\$600	\$600	n/a	n/a	n/a
Deed in lieu	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
Approved Refunding Cases	Maximums may be allowable if foreclosure action had been processed prior to VA approval.							
Bankruptcy:								
Ch 7 Attorney Fee	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450
Ch 13 & Ch 11 Attorney Fee	\$650	\$650	\$650	\$650	\$650	\$650	\$650	\$650
Subsequent Bankruptcy Filings	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Personal Appearances	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
EXPENSES ALLOWED ON A CLAIM								
Title Policy (when property conveyed to VA)	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Foreclosure Costs	All required costs are reimbursed based on statutory requirements in each state.							
Bankruptcy Filing Fees	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
Bankruptcy Appeals (cramdown)	Prior approval must be obtained for expenses associated with bankruptcy appeals and/or cramdowns.							
Liquidation Appraisal (2)	\$300	\$300	\$300	\$300	\$300	\$300	\$275	\$300
Multi-family 2-4 units	\$450	\$450	\$450	\$450	\$450	\$450	\$400	\$475
Condominium appraisals	\$350	\$350	\$350	\$350	\$350	\$350	\$300	\$325
Referee Fees NY/Auctioneer NE	\$500	\$500	\$500	\$500	\$500	\$500	\$550	\$550
Title Search/Title Abstracts (3)	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
SERVICING FEES								
Late Charges	4% (3% in MA) of an installment if permitted by the loan instruments.							
NSF Checks	Use HUD guideline. (All areas)							
Simple Assumption	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Assumption with release of Liability (1)	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Insurance Policy Substitution	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Partial Release of Mortgage								
(2) Appraisal:	\$300	\$300	\$300	\$300	\$300	\$300	\$275	\$300
Processing:	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Charges for Duplicate Copies	Use HUD guideline. (All areas)							
Year End Statements	Use HUD guideline. (All areas)							
Amortization	Use HUD guideline. (All areas)							
Note and Mortgage	Use HUD guideline. (All areas)							
ITEMS NOT ALLOWED ON A CLAIM:								
(1) Plus the cost of any credit report.					ROUTINE CERTIFIED MAIL			PARKING
(2) Mileage beyond 30 miles round trip - 32.5 cents per mile not to exceed \$36.					EXPRESS MAIL			RETURNED CHECKS
(3) Initial Costs at time of referral to attorney					LATE CHARGES			TAX PENALTIES
					LIFE INSURANCE			TAX & BKRCY SEARCHES
					BROKER PRICE OPINIONS (BPOs)			SALES TAX
					NOTARY FEES			UTILITY BILLS (Unless authorized)
					PHOTOS/PICTURES			FACSIMILE (FAX) FEES
					ACCESS VISITS			PHOTOCOPIES