

## HECM Expense Reimbursement Line Items in LoanSphere Invoicing™

Fannie Mae Expense Reimbursement has created the following outline of Reverse Servicer expense reimbursement claim line item subcategories within the LoanSphere Invoicing application. This document provides descriptions of the HECM-specific line items as well as suggestions on how to map some of the previous expense line items to the HECM-specific line items in LoanSphere. A legend is provided below to help users understand how to use the information that follows.

Existing Expense Line Items	This section references the line items that are available for servicers to use.	
Column A	Category	The name of the category to be used when creating the line item within the claim. When a servicer selects a specific category, only the subcategories assigned to the category will be available.
Column B	Subcategory/Expense Line Item	The specific expense being requested for reimbursement.
Column C	Category ID	The associated ID number for the category used when creating the line item with in the claim.
Column D	Subcategory ID	The associated ID number for the specific subcategory/expense line i tem.
Common Expense Invoices	This section references a list of commonly used expense invoices.	
Column E	Category	The name of the invoice category.
Column F	Subcategory/Expense Line Item	The name of the invoice subcategory/expense line items.
Column G	Category ID	The associated ID number for the category.
Column H	Subcategory ID	The associated ID number for the specific expense.
Column I	Description	The description of the expenses associated with the category and subcategory.

[Click here](#) for an Excel version of all line items.

Please submit any questions within the Inquiry Response Tool (IRT) located at <https://fanniemae.decisionreadysolutions.com>.

For initial access to the IRT, please email [servicer\\_expense\\_reimbursement@fanniemae.com](mailto:servicer_expense_reimbursement@fanniemae.com).

**Reverse Servicer Expense Reimbursement- Line Items (Effective April 2019)**

Previous Expense Line Items				New Expense Line Items				
Category	Subcategory/Expense Line Item	Category ID	Subcategory ID	Category	Subcategory/Expense Line Item	Category ID	Subcategory ID	Description
Attorney Fees	BK - Additional Court Appearance	1	820	N/A	Not HECM Eligible			
Attorney Fees	BK - Adversary Proceeding	1	821	N/A	Not HECM Eligible			
Attorney Fees	BK - All Other Bankruptcy Fees	1	822	N/A	Not HECM Eligible			
Attorney Fees	BK - Court Certification of Default/Stay Termination	1	824	Attorney Fees	HECM - BK - Notice of Default/Stay Termination	1	1004	Expense associated with relief from the automatic stay. Counsel must select the certificate of default and preparation of an order terminating the automatic stay.
Attorney Fees	BK - Notice of Default/Stay Termination	1	826					
Attorney Fees	BK - Motion for Relief	1	825	Attorney Fees	HECM - BK - Motion for Relief	1	1003	Expense incurred when a creditor wants to continue to collect from the debtor during the bankruptcy. The creditor can seek permission directly from the court to do so, known as "lifting" or getting "relief from" the automatic stay. The creditor must do this by filing a "motion" with the court.
Attorney Fees	BK - Notice of Post-Petition Fees & Expenses	1	827	Attorney Fees	HECM - BK - Notice of Post-Petition Fees & Expenses	1	1005	Fee associated with the filing of a notice by the attorney for fees, expenses, and charges that he/she asserts are recoverable against the debtor.
Attorney Fees	BK - Objection to Plan	1	828	Attorney Fees	HECM - BK - Objection to Plan	1	1006	Fee associated with the filing of an objection to confirmation. A written statement from the creditor of the debtor, or their representative, that something is wrong with the case that needs to be fixed before the confirmation hearing.
Attorney Fees	BK - Payment Change Notification	1	829	Attorney Fees	HECM - BK - Payment Change Notification	1	1007	Fee associated with the delivery of notice of any change in the amount of the monthly mortgage payment.
Attorney Fees	POC Form 410A	1	856	Attorney Fees	HECM - BK - pOC Form 410A	1	1010	Expense related to the filing of the Proof of Claim Form 410A. Recent law requires loan payment history for proofs of claim filed on or after December 1, 2015 for loans that are delinquent at the time of the bankruptcy filing and which are secured by the borrower's principal residence. This new requirement impacts all states and all bankruptcy chapters. The form that is required for the loan payment history is the POC Form 410A.
Attorney Fees	BK - Proof of Claim/Plan Review/Plan Negotiations	1	830	Attorney Fees	HECM - BK - Proof of Claim/Plan Review/Plan Negotiations	1	1008	Fee associated with the filing of a Proof of Claim. A claim is a right to payment, even if it is not fixed in value, or becomes due in the future, or is contingent or disputed. The debtor proposes a payment plan. The plan is filed with the schedules commencing the case; a copy of the plan, or a summary of it, is mailed to every creditor. The trustee reviews the plan and challenges those plans that don't, in the trustee's opinion, meet the tests for confirmable plans set out in the bankruptcy code.
Attorney Fees	BK - Reaffirmation Agreement	1	831	Attorney Fees	HECM - BK - Reaffirmation Agreement	1	1009	Expense related to acquiring an agreement made between a creditor and the debtor that waives the discharge of a debt that would otherwise be discharged in the pending bankruptcy proceeding.
Attorney Fees	BK - Response to Final Cure Payment	1	832	Attorney Fees	HECM - BK - Response to Final Cure Payment	1	1012	Expense incurred when a debtor has provided for payment of a claim secured by a security interest in the debtor's principal residence in the plan, the Chapter 13 trustee must file, within 30 days of the debtor completing all plan payments, a Notice of Final Cure Payment.
Attorney Fees	BK - Response to Motion to Value	1	833	N/A	Not HECM Eligible			
Attorney Fees	BK - Serial or Abusive Filer	1	834	N/A	Not HECM Eligible			
Attorney Fees	FC - 1st Mediation prep & attendance	1	835					
Attorney Fees	FC - 2nd Mediation prep & attendance	1	836					
Attorney Fees	FC - Pre-foreclosure Mediation prep & attendance	1	837	Attorney Fees	HECM - FC - Mediation Fees	1	1013	Expense associated with foreclosure mediation or foreclosure loss mitigation programs. These programs attempt to provide some relief to debtors, especially those whose homes (vs. nonresidential properties) are in foreclosure.
Attorney Fees	BK - Bankruptcy Loss Mitigation Program/Mediation	1	823					
Attorney Fees	FC - Additional (3rd+) Mediation	1	801					
Attorney Fees	FC - Transfer File Review Fee	1	838					
Attorney Fees	Civil Litigation	1	110					
Attorney Fees	Subordination Agreement	1	112					
Attorney Fees	FC - Additional Motion/Response/Pleading	1	802					
Attorney Fees	FC - Affidavit/Certificate	1	803					
Attorney Fees	FC - All Other Foreclosure Fees	1	804					
Attorney Fees	FC - Appearance in Court	1	805					
Attorney Fees	FC - Appellate Work	1	806					
Attorney Fees	FC - Co-op Foreclosure	1	807					
Attorney Fees	FC - Deficiency Judgment	1	808	Attorney Fees	HECM - FC - Transfer File Review Fee	1	1018	Expense associated with the fee charged for the new attorney to review the file received from the prior attorney in the event of a file transfer.
Attorney Fees	FC - Discovery Requests/Responses	1	809					
Attorney Fees	FC - Litigation	1	811					
Attorney Fees	FC - Non-Jury Trial	1	855					
Attorney Fees	FC - Probate/Estate Work	1	815					
Attorney Fees	FC - Sale Postponement	1	816					
Attorney Fees	FC - Shorten Redemption Period/Expedited Proceeding	1	817					
Attorney Fees	FC - Special Representative	1	818					
Attorney Fees	FC - Third Party Closing	1	819					
Attorney Fees	HECM - Sales Tax on Attorney Fees	1	859					
Attorney Fees	Legal Sales Tax	1	991					
Attorney Fees	FC - Non-judicial Foreclosure	1	813	Attorney Fees	HECM - FC - Non-judicial Foreclosure	1	1015	Fee incurred in non-judicial states, associated with foreclosures that do not have to go through court to foreclose on a property; typically the mortgage contains a power of sale clause.
Attorney Fees	FC - Judicial Foreclosure	1	810	Attorney Fees	HECM - FC - Judicial Foreclosure	1	1014	Expense stemming from a judgment by a court in favor of foreclosure of a mortgage or deed of trust, which orders that the real property which secured the debt be sold under foreclosure proceedings to pay the debt.

Attorney Fees	HECM Summary Judgement	1	897	Attorney Fees	HECM - FC - Summary Judgement	1	1017	Expense related to the process of taking legal action in a foreclosure proceeding.
Attorney Fees	HECM - Trustee Fee	1	858	Attorney Fees	HECM - FC - Trustee Fee	1	1016	Expense related to the created of the legal document used to make the claim of one party junior to (or inferior to) a claim in favor of another.
Court Costs	Court-appointed administrator/representative	5	801	Filing Costs	HECM - Posting Costs	2	306	Expense related to the fees paid to the court to file a foreclosure complaint (or petition) and issue a summons. Also includes the required court filings in applicable non-judicial foreclosure actions.
Court Costs	Court Transcripts / Hearings	5	79					
Deductible	Flood Refund (281)	101	1007	Deductible	HECM - Flood Refund (281)	101	6	Expense related to the refund of flood insurance premiums. Flood insurance policyholders who overpay for their insurance premiums receive refunds. Refunds should also be provided for policies that were paid in full, but cancelled before the end of the policy.
Deductible	Hazard Refund (281)	101	2	Deductible	HECM - Hazard Refund (281)	101	7	Expense related to the refund of hazard insurance premiums. Flood insurance policyholders who overpay their insurance premiums receive refunds. Refunds should also be provided for policies that were paid in full, but cancelled before the end of the policy.
Deductible	Wind Refund (281)	101	5	Deductible	HECM - Wind Refund (281)	101	8	Expense related to the refund of wind insurance premiums. Wind insurance policyholders who overpay their insurance premiums receive refunds. Refunds should also be provided for policies that were paid in full, but cancelled before the end of the policy.
Deductible	Escrow Balance (280)	101	1	N/A	Not HECM Eligible			
Deductible	Investor Credit (283)	101	18	N/A	Not HECM Eligible			
Default Services Fees	Fannie Mae FC Electronic Invoice Submission	22	114	Default Services Fees	HECM - Fannie Mae Electronic Invoice Submission	22	708	Fee associated with the reimbursement for any electronic invoice submission charges paid by the servicer to an outsourcing company or third-party vendor with respect to foreclosure or bankruptcy referrals up to the limits of and in accordance with Fannie Mae's published servicing guidelines.
Default Services Fees	Fannie Mae BK Electronic Invoice Submission	22	115					
Default Services Fees	Fannie Mae Process Management Technology Usage Fee	22	116	Default Services Fees	HECM - Fannie Mae Process Management Technology Usage Fee	22	709	Fee associated with the reimbursement for any technology usage charges paid by the servicer to an outsourcing company or third-party vendor with respect to bankruptcy and foreclosure referrals, up to the limits of and in accordance with Fannie Mae's published servicing guidelines.
Default Services Fees	Deed-in-Lieu Doc Prep Fee	22	1647	Default Services Fees	HECM - Deed-in-Lieu Doc Prep Fee	22	707	Expense associated with the fee assessed for the creation of the Deed-in-Lieu documents needed to perform a Deed-in-Lieu of foreclosure on a property.
Eviction Costs	FNMA DIL Relocation Expense	13	30	N/A	Not HECM Eligible			
Filing Costs	BK - Bankruptcy Motion for Relief	2	801	Filing Costs	HECM - Posting Costs	2	306	Expense related to the fees paid to the court to file a foreclosure complaint (or petition) and issue a summons. Also includes the required court filings in applicable non-judicial foreclosure actions.
	306 FC - Foreclosure Summons & Complaints	2	803					
Filing Costs	HECM - Clerk Certified Documents	2	805					
Filing Costs	HECM - Death Certificate	2	806					
Filing Costs	HECM - eFile	2	807					
Filing Costs	HECM - Referee Fee	2	808					
Filing Costs	HECM - Wire Transfer Fee	2	809					
Filing Costs	FC - e-Filing Cost	2	812					
Filing Costs	BK - Adversary Proceeding Costs	2	813					
Filing Costs	FC - Motions / Judgment / Writ	2	814					
General Services	Condo/HOA Lien	20	138	General Services	HECM - Condo/HOA Lien	20	199	Expense incurred when an HOA assessment lien is placed a homeowner's property when he or she becomes delinquent in paying the monthly fees and/or any special assessments.
General Services	HOA/COA Transfer Fee	20	152	General Services	HECM - HOA/COA Transfer Fee	20	202	One-time fee charged by the HOA upon change of ownership.
General Services	Condo/HOA Special Assessments	20	3	General Services	HECM - Condominium Assoc. Fees OR HECM - Homeowners Assoc. Fee	20	200-201	Fee assessed for updating and repairing common areas. Common areas may include landscaping, decks, roofs, mechanical systems, water, sewer, and are paid for with association Fee/dues.
General Services	Co-op Dues	20	139					
General Services	Condo/HOA Estoppel Fees	20	137					
General Services	HOA/COA Attorney Fees	20	150					
General Services	HOA/COA Late Penalties	20	151					
General Services	HECM - HOA/COA Violations	20	155					
General Services	HECM - HOA/COA Misc Fees	20	156					
General Services	Condominium Assoc. Fees	20	1	General Services	HECM - Condominium Assoc. Fees	20	200	Expense incurred when a condominium project provides individual ownership of a unit with a fractional interest of the common areas. The condominium trust would be responsible for updating and repairing the common areas. Common areas may include landscaping, decks, roofs, mechanical systems, water, sewer, and are paid for with association fees/dues.
General Services	Homeowners Assoc. Fees	20	2	General Services	HECM - Homeowners Assoc. Fees	20	201	Fee assessed for updating and repairing common areas. Common areas may include landscaping, decks, roofs, mechanical systems, water, sewer, and are paid for with association Fee/dues.
General Services	DIL Lien	20	140	General Services	HECM - Liens Other	20	204	Expense related to the legal enforceable claim permitted to make against title to the property or as a preferential person in the event the estate or business is liquidated.
General Services	Municipality Lien/Certificate	20	141					
General Services	Tax Lien	20	142					
General Services	UCC/Mechanic's Lien	20	143					
General Services	Second Lien Consideration	20	172					
General Services	HECM - Conveyance Fee	20	157	N/A	Not HECM Eligible			
General Services	FHA/VA/Rural HUD Reimbursement	20	159	N/A	Not HECM Eligible			
General Services	Escrow/Refund Provided in Error	20	160	N/A	Not HECM Eligible			

General Services	Third Party Sales Reimbursement	20	161	N/A	Not HECM Eligible			
General Services	HECM - Monthly Service Fees	20	158	N/A	Not HECM Eligible			
General Services (20)	Ground Rent on Leasehold Property	20	176	General Services (20)	HECM - Ground Rent on Leasehold Property	20	203	The rent at which land is leased to a tenant.
Insurance	Flood Premium (62)	102	3	Insurance	HECM - Flood Premium (62)	102	9	Expense related to payment for insurance that covers property damage caused by flood.
Insurance	Hazard Premium (60)	102	1	Insurance	HECM - Hazard Premium (60)	102	6	Expense incurred for payment for insurance that covers property damage caused by fire, wind, storms, and other similar risks.
Insurance	Wind Premium (60)	102	5	Insurance	HECM - Wind Premium (60)	102	7	Expense related to payment for insurance that covers property damage caused by wind.
Insurance	MI Premium (61)	102	2	Insurance	HECM - MI Premium (61)	102	8	Expense related to private mortgage insurance (private MI) is a financial guaranty business in which an insurer assumes a portion of a lender's risk in making a mortgage loan.
Property Preservation	Cleaning - Initial (290)	105	10	Property Services	HECM - Broom Swept Cleaning	105	8148	Expense related to the cleaning of the premises; for a foreclosure or vacant property.
Property Preservation	Cleaning - Periodic (201)	105	2	Property Services	HECM - Broom Swept Cleaning OR HECM - Toilet Cleaning OR HECM - Refrigerator and Freezer Cleaning	105	8148-8150	Expense related to the initial cleaning of the premises; for a foreclosure or vacant property.
Property Services	Boarding - Boarded Doors (UI)	19	139	Property Services	HECM - Boarding/Securing Materials	19	8116	Fee associated with coverage or closure with boards.
Property Services	Boarding - Boarded Misc. Opening	19	158					
Property Services	Boarding - Installed Security Door	19	81					
Property Services	Boarding - Crawl Space	19	1021					
Property Services	Boarding - Garage Door	19	1442					
Property Services	Boarding - Pet Door	19	2081					
Property Services	Boarding - Deboarding Misc. Opening	19	8009					
Property Services	Boarding - Boarded Slider	19	142					
Property Services	Clear Boarding Small Window (Less than or equal to 72UI)	19	8034					
Property Services	Clear Boarding Large Window (Greater than 72UI)	19	8035					
Property Preservation	Service Fee (301)	105	20	Property Services	HECM - Monthly Maintenance Fee	19	8188	Expense related to the monthly fees paid for management of the property.
Property Services	Cleaning Toilet(s)	19	1022	Property Services	HECM - Toilet Cleaning	19	8150	Fee charged for the cleaning of the toilets in a foreclosure or vacant property.
Property Services	Cleaning - Other	19	8010	Property Services	HECM - Broom Swept Cleaning OR HECM - Toilet Cleaning OR HECM - Refrigerator and Freezer Cleaning	105	8148-8150	Expense related to the cleaning of the premises; for a foreclosure or vacant property.
Property Services	Cleaning Appliance- Other	19	2000	Property Services	HECM - Broom Swept Cleaning OR HECM - Refrigerator and Freezer Cleaning	105	8148-8149	Expense related to the cleaning of the premises; for a foreclosure or vacant property.
Property Services	Cleaning Refrigerator or Stand-Alone Freezer	19	1062	Property Services	HECM - Refrigerator and Freezer Cleaning	19	8149	Expense related to the cleaning of the refrigerator or freezer for a foreclosure or vacant property.
Property Services	Removed Animal	19	2082	Property Services	HECM - Dead Animal Removal	19	8154	Expense related to the interior/exterior removal of an animal from a foreclosure or vacant property.
Property Services	Utilities - Electric	19	8031	Property Services	HECM - Utilities - Electricity	19	8173	Expense related to the payment of electricity bills.
Property Services	Delinquent Utilities - Electricity	19	8038	Property Services	HECM - Utilities - Gas	19	8174	Expense related to the payment of gas utility bills.
Property Services	Utilities - Gas	19	8032					
Property Services	Delinquent Utilities - Gas	19	8039					
Property Services	Utilities - Water	19	8033	Property Services	HECM - Utilities - Water	19	8172	Expense related to the payment of water utility bills.
Property Services	Delinquent Utilities - Water	19	8040	Property Services	HECM - Initial Grass Cut - 1 - 10,000 sq ft OR HECM - Initial Grass Cut - 10,001 - 20,000 sq ft	19	8165-8166	Fee charged for the initial cutting the grass of a foreclosure or vacant property within the specified dimensions.
Property Services	Lawn Care - 15,001SF-25,000SF-Initial Cut	19	1051					
Property Services	Lawn Care - 25,001SF-35,000SF-Initial Cut	19	1052					
Property Services	Lawn Care - 35,001SF-43,560SF - Initial Cut	19	1053					
Property Services	Initial Grass Cut - 10,001 - 15,000 sq ft	19	1409					
Property Services	Initial Grass Cut - Perimeter - under an acre	19	1165					
Property Services	Initial Grass Cut - Perimeter - over an acre	19	1164					
Property Services	Initial Grass Cut - Over an acre	19	1410					
Property Services	Lawn Care - Less than 10000 sq ft	19	1411					
Property Services	Lawn Care - 15,001SF-25,000SF - Re-Cut	19	1054					
Property Services	Lawn Care - 25,001SF-35,000SF - Re-Cut	19	1055	Property Services	HECM - Grass Re-Cut 1 - 10,000 sq ft OR HECM - Grass Re-Cut 10,001 - 20,000 sq ft	19	8167-8168	Fee charged for the re-cutting the grass of a foreclosure or vacant property within the specified dimensions.
Property Services	Lawn Care - 35,001SF-43,560SF - Re-Cut	19	1056					
Property Services	Re-Cuts - Less than 10,000 sq ft	19	1166					
Property Services	Re-Cuts - Perimeter - over an acre	19	1167					
Property Services	Re-Cuts - Perimeter - under an acre	19	1168					
Property Services	Re-Cuts - Over an acre	19	1169					
Property Services	Re-Cuts - 10,001 - 15,000 sq ft	19	1400					
Property Services	Lock Change - Other	19	295					
Property Services	Lock Change - Window Lock Change	19	816	Property Services	HECM - Lockset Replacement- Front or Main OR HECM - Re-keying	19	8105-8107	Fee charged to change the lock(s) on a vacant property.
Property Services	Lock Change - Slider Lock	19	1277		HECM - Window Lock Replacement	19	8114	
Property Services	Lock Change Knob Lock/Knob Lock with Deadbolt	19	2070		HECM - Door Slider Lock	19	8115	
Property Services	Lock Change Knob Lock/Knob Lock with Deadbolt	19	2070		HECM - Lockset Replacement- other	19	8106	
Property Services	Misc - Power Washing	19	882	N/A	Not HECM Eligible			
Property Services	Misc - Paint Exterior	19	880	N/A	Not HECM Eligible			
Property Services	Misc - Paint Interior	19	881					
Property Services	Landscaping - Tree Removal	19	332	Property Services	HECM - Tree Trimming OR HECM - Shrub Trimming	19	8169-8170	Fee charged for the process of trimming tree branches, shrubs and vines from a foreclosure or vacant property.
Property Services	Landscaping - Trim Trees, Shrubs and Vines	19	1401					

Property Services	Extermination	19	2068	Property Services	HECM - Pest Extermination Professional Services OR HECM - Pest Extermination Over Counter Products	19	8152-8153	Expense associated with ridding a foreclosed or vacant property of pests.
Property Services	Landscaping - Other	19	8016	Property Services	HECM - Initial Desert Landscaping Maintenance OR HECM - Re-Cut Desert Landscaping Maintenance	19	8163-8164	Fee charged for unspecified landscaping of a foreclosure or vacant premises.
Property Services	Moisture Control	19	1650	Property Services	HECM - Absorbent Moisture Desiccants OR HECM - Mold Treatment and Mold Inhibiting Paints	19	8143-8144	Expense related to the control or remediation of moisture.
Property Services	Pool Securing - Clean Pool/Spa	19	1413	Property Services	HECM - Swimming Pool Maintenance	19	8122	Expense related to maintaining a swimming pool.
Property Services	Pool Securing - Cover Pool/Spa	19	1414	Property Services	HECM - Pool Securing - In-ground OR HECM - Pool Securing - Above ground OR HECM - Spa and Hot Tub Securing	19	8117-8118	Fee charged to cover the pool/spa on a foreclosure or vacant property.
Property Services	Pool Securing - Dismantle and Move Pool	19	1415	Property Services	HECM - Above Ground Swimming Pool Removal	19	8121	Expense related to the cost to dismantle and move pool/spa on a foreclosure or vacant property.
Property Services	Pool Securing - Drain Pool/Spa	19	1416	Property Services	HECM - Swimming Pool Draining	19	8120	Expense associated with the draining of the pool/spa on a foreclosure or vacant property.
Property Services	Vacant Property Registration Fee	19	920	Property Services	HECM - Vacant Property Registration Admin Fee	19	8100	Expense which varies by municipality depending on administration fees related to listing a property on a database of local vacant properties.
Property Services	Vacant Property Registration Fee	19	920	Property Services	HECM - Vacant Property Registration Fee	19	8101	Expense related to the periodic registration fee (which may increase as a property remains vacant) for listing the property on a database of local vacant properties.
Property Services	Fine, Fees and Liens for Property Preservation Code Violations	19	1174	Property Services	HECM - Fine, Fees and Liens for Property Preservation Code Violations	19	8179	Fee related to code violations, if not corrected fines will be issued. If the fines are not paid they become a lien against the real property.
Property Services	Demolition	19	1403	Property Services	HECM - Demolition of Dilapidated/Unsafe Outbuildings and Sheds	19	8159	Fee charged to destroy or ruin (a building or other structure), especially on purpose; tear down; raze.
Property Services	Address Posting	19	1405	Property Services	HECM - Emergency Contact/Address Posting	19	8178	Expense related to obtaining a copy of the Notice of Default is posted at the foreclosure premises.
Property Services	Police/Fire Report	19	1227	Property Services	HECM - Police and Fire Reports	19	8161	Fee assessed to file a police or fire report for a damaged property.
Property Services	HECM - Photos	19	8028	Property Services	HECM - Photos	19	8181	Expenses related to photos taken of the property for Property Preservation proof.
Property Services	Specialty Inspection	19	8021	N/A	Not HECM Eligible			
Property Services	Exterior Property Inspections	19	8029	Property Services	HECM - Property Inspections	19	8102	Expense related to the inspection of the property, interior and exterior.
Property Services	Interior Property Inspections	19	8030					
Property Services	Attorney Initiated Property Inspection	19	8043	N/A	Not HECM Eligible			
Property Services	Disaster Inspection	19	8044	Property Services	HECM - Disaster Inspection	19	8175	Expenses related to the inspection performed following a disaster event, such as hurricanes, tornadoes or fire.
Property Services	Hazard Loss Repair Inspection	19	8045	Property Services	HECM - Hazard Loss Repair Inspection	19	8103	Fee charged for property inspection performed during and following a hazard repair.
Property Services	HECM Disaster Inspection	19	8046	Property Services	HECM - Disaster Inspection	19	8175	Expenses related to the inspection performed following a disaster event, such as hurricanes, tornadoes or fire.
Property Services	Pump - Repair/Replace Sump Pump	19	1406	Property Services	HECM - Sump Pump Repair OR HECM - Sump Pump Replacement/Installation	19	8145-8146	Fee associated with the repair or replacement of the sump pump for a foreclosure or vacant property.
Property Services	Misc - Cap Exposed Wires	19	671	Property Services	HECM - Wire Capping	19	8133	Fee charged for capping of exposed wires on a foreclosure or vacant property.
Property Services	Misc - Cap Gas Lines	19	1175	Property Services	HECM - Gas Capping	19	8183	Fee charged for capping of exposed wires on a foreclosure or vacant property.
Property Services	Misc - Cap Water Lines	19	1176	Property Services	HECM - Water Capping	19	8182	Fee charged for capping of exposed wires on a foreclosure or vacant property.
Property Services	Misc - Steps	19	1179	N/A	Not HECM Eligible			
Property Services	Misc - Systems Check	19	678	N/A	Not HECM Eligible			
Property Services	Repair - Electrical Repairs	19	677	N/A	Not HECM Eligible			
Property Services	Repair - Plumbing Repairs	19	698	N/A	Not HECM Eligible			
Property Services	Roof Work - Capping	19	700	Property Services	HECM - Permanent Roof Repair - Patching	19	8136	Expense involved with the repair of the roof of a foreclosure or vacant property.
Property Services	Roof Work - Tarped Roof	19	215	Property Services	HECM - Temporary Roof Repair - Tarping	19	8137	Expense involved with the tarping of the roof of a foreclosure or vacant property.
Property Services	Misc - Cover Dryer Vent	19	1180	Property Services	HECM - Misc - Clothes Dryer Vent Cover Installation	19	8151	Expense incurred for covering a dryer vent on a foreclosure or vacant property.
Property Services	Misc - Repair/ Replace Soffit	19	1183	Property Services	HECM - Gutter Cleaning and Repair OR HECM - Gutter Replacement	19	8140-8141	Fee charged to remove debris from the gutters of a foreclosure or vacant property.
Property Services	Disaster Repairs Tear Out	19	8048	Property Services	HECM - Disaster Repairs Tear Out	19	8177	Expense related to the removal activities and items necessary to prevent further deterioration of property.
Property Services	Move Personal Property - Exterior	19	1161					
Property Services	Remove Personal Property- Exterior	19	2040					
Property Services	Remove Personal Property- Interior	19	2041	Property Services	HECM - Debris Removal - Interior and Exterior	19	8147	Expense incurred to remove material from property, interior and exterior.
Property Services	Debris Removal Hazards	19	2066					
Property Services	HECM - Garbage/Sewer/Trash/Misc	19	8027					
Property Services	Winterize - Sprinkler System	19	13	N/A	Not HECM Eligible			
Property Services	Winterize - Dry Heating System Only	19	79	Property Services	HECM - Winterize - Dry Winterization	19	8124	Expense incurred when preparing the dry heating system on the vacant property for winter or winter use and make it resistant proof against winter weather.
Property Services	Winterize - Winterize Add'l unit	19	171	Property Services	HECM - Winterize - Wet/Steam Winterization - add'l unit	19	8126	Expense associated with the cost to prepare the heating system of an additional unit on the vacant property for winter or winter use and make it resistant proof against winter weather.

Property Services	Winterize - Re-winterization	19	772	Property Services	HECM - Winterize - Re-winterization	19	8123	Expense incurred when making or remaking the vacant property ready for winter or winter use and especially resistant proof against winter weather.
Property Services	Winterize - Radiant System Only	19	1412	Property Services	HECM - Radiant Winterization OR HECM - Radiant Winterization - addt'l unit	19	8128-8129	Expense incurred when preparing the radiant heating system on the vacant property for winter or winter use and make it resistant proof against winter weather.
Property Services	Winterize - Winterize Wet/Steam Heating System	19	2080	Property Services	HECM - Winterize - Wet/Steam Winterization	19	8125	Expense associated with the preparation of the wet/steam heating system on the vacant property for winter or winter use and make it resistant proof against winter weather.
Property Services	Misc - Controlled Thaw Interior	19	771					
Property Services	Lockbox	19	8082	Property Services	HECM - Lockbox	19	8104	Fee charged to change the lockbox on a vacant property.
Property Services	Lock Change - Hasp and/or Padlock	19	8083	Property Services	HECM - Padlock/Hasp Installation OR HECM - Lockset Replacement- Front or Main	19	8105-8108	Fee charged to change the lock(s) on a vacant property.
Property Services	Demolition - Repair/Rebuild	19	8084	Property Services	HECM - Demolition of Dilapidated/Unsafe Outbuildings and Sheds	19	8159	Fee charged to destroy or ruin (a building or other structure), especially on purpose; tear down; raze.
Property Services	Repair/Replace Carbon Monoxide/Smoke Detector	19	8085	Property Services	HECM - CO2 Monitor- when required by AHJ OR HECM - Smoke Detectors - when required by AHJ	19	8134-8135	Fee associated with the installation of carbon monoxide detectors or the repair of a smoke detector in a foreclosure or vacant property.
Recording Costs	Discharge/Dismissals	3	801					
Recording Costs	Foreclosure Registration	3	803					
Recording Costs	NOD/NOS	3	805					
Recording Costs	Substitution of Trustee	3	808					
Recording Costs	Mortgage Tax	3	811	Recording Costs	HECM - Recordation Costs	3	3061	Fee paid to a county recorder's office (or land records court) to record a foreclosure deed and related documents in the real property records in connection with the transfer of title to the foreclosure sale purchaser (e.g., trustee or sheriff's deed, assignment of bid, or required affidavit).
Recording Costs	E-Recording Cost	3	3057					
Recording Costs	Lis Pendens	3	3058					
Recording Costs	Deed-in-Lieu of Foreclosure (DIL)	3	3059					
Recording Costs	Foreclosure Deed	3	3060					
Sale Costs	HECM - Sheriff/Sales Agent - Deposit	6	809					
Sale Costs	HECM - Auctioneer	6	810	Sale Costs	HECM - Sheriff/Sales Agent - Fees & Costs	6	816	Expense related to Sheriff/Sales Agent fees and costs, made up of the Expense necessary to take a property to auction or sale and may include advertising costs, fees paid to the sheriff or agent for conducting the sale, sheriff's deeds, cancellation or rescheduling fees, and writs of execution, just to name a few.
Sale Costs	Sheriff/Sales Agent - Fees & Costs	6	811					
Service Costs	Mailing Expenses	4	804	Service Costs	HECM - Mailing Expenses	4	1210	Expense incurred to send legally required notices, letters, or other documents in connection with a foreclosure, bankruptcy, or other property-related legal proceeding, and for which Fannie Mae reimburses (e.g., costs for sending statutorily required notices to necessary parties via first class, certified or registered mail).
Sale Costs	Publication of Sale	6	813					
Sale Costs	Publication Placement	6	814					
Service Costs	Skip Trace/Search	4	9	Service Costs	HECM - Publication Notice Costs	4	1209	Expense incurred by the foreclosing party to publish a notice of the scheduled fore-closure sale date.
Service Costs	HECM - Auditor	4	1206					
Service Costs	HECM - DMV/SS Searches	4	1207					
Service Costs	HECM - Guardian Ad Litem	4	1208					
Service Costs	Private Investigator Services	4	811					
Sale Costs	NOS/NOD posted at location	6	812					
Service Costs	Notary Cost (workout agreement)	4	3061	Filing Costs	HECM - Posting Costs	2	306	Expense associated with the delivery of a writ, summons, or other legal papers to the person required to respond to them.
Service Costs	Service of Process (via Publication)	4	3062					
Service Costs	Service of Process (Personal)	4	3063					
Service Costs	Notary Cost (Puerto Rico only)	4	3064					
Taxes	City Tax or City Special District Tax	106	1039	Taxes	HECM - City Tax OR HECM - District Tax or Special District Tax	106	1046-1063	Expense incurred when assessments are imposed upon real property by or on behalf of a city. A tax used by the district for payment of new services or higher levels of existing services.
Taxes	County Tax or County Special District Tax	106	1041	Taxes	HECM - County Tax OR HECM - District Tax or Special District Tax	106	1047-1063	Expense incurred when assessments are imposed upon real property by or on behalf of a county. A tax used by the district for payment of new services or higher levels of existing services.
Taxes	County/School Combined	106	1032	Taxes	HECM - County Tax OR HECM - City/School Combined	106	1047-1053	Expense incurred when the assessed county and school tax amounts are combined and paid together as one tax.
Taxes	Appraisal Dist	106	1008	Taxes	HECM - Appraisal Dist	106	1059	Expense associated with fees imposed by an appraisal district, established in each county. The district is responsible for appraising property in the district for ad valorem tax purposes of each taxing unit that imposes ad valorem taxes on property in the district.
Taxes	Irrigation Dist	106	1017	Taxes	HECM - Irrigation Dist	106	1060	Expense associated with the irrigation district, a cooperative, self-governing public corporation set up as a subdivision of the state government, with definite geographic boundaries, organized, and having taxing power to obtain and distribute water for irrigation of lands within the district; created under the authority of a state legislature with the consent of a designated fraction of the landowners or citizens. It is a special-purpose district created by statute in order to develop large irrigation projects. These districts have the power to tax, borrow, and condemn.
Taxes	Levee Dist	106	1019	N/A	Not HECM Eligible			
Taxes	Lighting Dist	106	1020	Taxes	HECM - Lighting Dist	106	1061	Expense associated with the street lighting district's area which is determined by the petitioner. Normal boundaries are property lines around the perimeter of subdivisions or blocks. The street lighting district must be defined by finite boundaries.

Taxes	Mobile Home	106	1022	Taxes	HECM - Mobile Home	106	1062	Expense related to mobile home properties (also trailer, trailer home, house trailer, static caravan, caravan) which are prefabricated structures, built in a factory on a permanently attached chassis.
Taxes	Special Assessment	106	1024	Taxes	HECM - Special Assessment	106	1048	Expense incurred related to a unique charge that government units can assess against real estate parcels for certain public projects. This charge is levied in a specific geographic area known as a special assessment district (SAD).
Taxes	Village	106	1029	Taxes	HECM - Village	106	1054	Expense related to a charge imposed upon real property by or on behalf of a village for municipal or school district purposes.
Taxes	Fire District Tax	106	700	Taxes	HECM - Fire District Tax	106	1055	Expense incurred from the county board of commissioners who has the responsibility to provide fire protection for the entire county. They accomplish this by dividing the county into districts, each with its own fire department. In order to fund each fire department, a fire tax is collected within each district.
Taxes	Borough Tax	106	701	Taxes	HECM - Borough Tax	106	1056	Expense incurred when taxes are assessed on properties located in a borough, an administrative division in some counties.
Taxes	Drainage District Tax	106	702	Taxes	HECM - Drainage District Tax	106	1057	Expense associated with the drainage districts, local bodies formed for the purpose of draining, ditching, and improving land for agricultural and sanitary purposes. They are authorized to build and maintain drains and levees, to sue all necessary private land within their corporate bodies for that purpose, and to tax land within their boundaries as necessary.
Taxes	Other Tax (CA ONLY)	106	703	Taxes	HECM - Other Tax (CA ONLY)	106	1058	Expense related to the payment of other taxes for the State of California.
Taxes	Town Tax	106	706	Taxes	HECM - Town Tax	106	1049	Expense related to a fee imposed upon real property by or on behalf of a town for municipal or school district purposes.
Taxes	Township Tax	106	707	Taxes	HECM - Township Tax	106	1050	Expense related to a charge imposed upon real property by or on behalf of a township for municipal or school district purposes.
Taxes	Municipal Utility District (MUD) Tax	106	708	Taxes	HECM - Municipal Utility District (MUD) Tax	106	1051	Expense incurred from the political entity in charge of providing utility-related services such as water, sewage, and drainage services.
Taxes	City Bond and/or County Bond	106	1038	Taxes	HECM - City Bond and/or County Bond	106	1052	Expense incurred when municipal bonds are used by local governments to finance public projects, such as building new roads, water and sewer systems, and facilities.
Taxes	City/School Combined	106	1040	Taxes	HECM - City/School Combined	106	1053	Expense incurred when assessments are imposed upon real property by or on behalf of a city or school district for municipal or school district purposes.
Taxes	School Tax (509)	106	7					
Taxes	County/State Combined	106	1042	Taxes	HECM - County Tax	106	1047	Expense incurred when assessments are imposed upon real property by or on behalf of a county. A tax used by the district for payment of new services or higher levels of existing services.
Taxes	District Tax or Special District Tax	106	1043	Taxes	HECM - District Tax or Special District Tax	106	1063	Expense associated with taxes used by the district for payment of new services or higher levels of existing services.
Taxes	Reclamation Dist	106	1034	N/A	Not HECM Eligible			
Taxes	Storm Water Dist	106	1035	Taxes	HECM - Storm Water Dist	106	1064	Expense associated with storm water district programs requiring the implementation of controls designed to prevent harmful pollutants from being washed by storm water runoff into local water
Taxes	Frontage Tax or Water Tax	106	1044	Taxes	HECM - Frontage Tax or Water Tax	106	1065	Expense related to the water and sewer frontage levy, a tax charged to provide for the capital infrastructure of the water and sewer system.
Taxes	Water District Tax	106	1045	Taxes	HECM - Water District Tax	106	1066	Expense related to taxes applied by a water district established to provide drinking water and sanitary sewer services to the area within its boundaries.
Taxes	Tax Penalty/Interest	106	815	Taxes	HECM - Tax Penalty/Interest	106	1067	Expense related to the late payment or underpayment of taxes.
Taxes	State Tax (504)	106	2	N/A	Not HECM Eligible			
Title Costs	Title Costs - Bankruptcy	9	806	Title Costs	HECM - Cost of Title	9	3056	Expense associated with any title costs incurred during the foreclosure process.
Title Costs	Title Costs - Deed-in-Lieu of Foreclosure	9	805					
Title Costs	Trustee Sale Guarantee	9	1					
Title Costs	HECM - Abstractors Filing Fee	9	809					
Title Costs	Title Costs - Foreclosure	9	813					
Title Costs	Title Costs - Modification	9	814					
Title Costs	HECM - Bond Premium	9	810					
Title Costs	HECM - Lien Search	9	811					
Title Costs	HECM - Tax/Lien Certificate	9	812					
Valuation Costs	Valuations - Appraisal	18	903	Valuation Costs	HECM - Valuations - Appraisal	18	1959	Expense associated with the valuation of property (i.e., real estate) by the estimate of an authorized person.
Valuation Costs	Valuations - AVM Report	18	904	Valuation Costs	HECM - Valuations - AVM Report	18	1960	Expense associated with an AVM, a residential valuation report that can be obtained in a matter of seconds. It is a technology-driven report.
Valuation Costs	Valuations - Brokers Price Opinion	18	905	Valuation Costs	HECM - Valuations - Brokers Price Opinion	18	1961	Expense associated with the process used by a hired sales agent to determine the potential selling price or estimated value of a real estate property. A BPO is popularly used in situations where a financial institution believes the expense and delay of an appraisal is unnecessary.
Recording Costs	Transfer tax/Document Stamps	3	809	Recording Costs	HECM - Transfer Tax/Document Stamps	3	3062	Expense related to the taxes paid to a county recorder's office or similar location upon recordation of a deed transferring title, as required by a local taxing authority. These are often referred to as real estate transfer taxes or documentary stamps/taxes (other examples include the MD or VA grantor's tax).
	Not a current line item	N/A	N/A	Attorney Fees	HECM - BK - Possessory Action	1	1011	Expense associated with an action brought to recover possession of personal property.

	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Re-Glazing Windows</b>	19	8113	Expense associated with replacing broken or cracked window glazing. Replacement of windows or specialized glazing must be obtain prior approval from the MCM.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Winterize - Reduced Pressure Zone Valves</b>	19	8127	Expense associated with winterization.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Water Well Closing and Disconnection</b>	19	8131	Expense associated with closing source of water when a water well is present on property.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Initial Water Line Pressure Testing</b>	19	8132	Fee for water line pressure testing done on a vacant property.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Chimney Capping</b>	19	8138	Expense associated with capping the chimney.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Dehumidifier Purchase and Installation</b>	19	8142	Expense related to purchasing and installing a dehumidifier for a vacant property.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Carpet Removal Incl Tack Strips</b>	19	8158	Expense related to the removal of carpet and tack strips.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Professional Reports (Hazardous Material)</b>	19	8160	Expense associated with the request and retrieval of Hazardous Material reports.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Storage and Disposition</b>	19	8162	Fee related to the interior removal and storage of personal property from a foreclosure or vacant property.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Utilities - Electricity Shut Off/Transfer Fee</b>	19	8185	Fee for the transfer and/or shut off of electricity.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Utilities - Gas Shut Off/Transfer Fee</b>	19	8186	Fee for the transfer and/or shut off of gas.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Utilities - Water Shut Off/Transfer Fee Water</b>	19	8187	Fee for the transfer and/or shut off of water
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Sewer Capping</b>	19	8184	Expense for the capping of eposed sewer lines.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Borrower Draw</b>	19	8180	Incremental payments made to the owner of a reverse mortgage.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Disaster Repairs Build Back</b>	19	8176	Expense for the buliding of property damaged in a disaster.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Fencing Repair</b>	19	8156	Expense to repair a broken or partially broken fence.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Handrails</b>	19	8157	Expense for the repair of handrails on a property, interior or exterior.
	Not a current line item	N/A	N/A	<b>Property Services</b>	<b>HECM - Vehicle/Boat Removal</b>	19	8155	Expense for the removal of a vehicle or boat from a vacant property.