Allowable Bankruptcy Attorney Fees Exhibit

The following table contains the maximum attorney's fees that Fannie Mae allows for legal work related to bankruptcy services provided on Fannie Mae whole mortgage loans and MBS mortgage loans serviced under special servicing options. The fee will vary depending on the Chapter under which the bankruptcy is filed (and, if applicable, the status of the mortgage loan at the time of the bankruptcy filing).

Bankruptcy Legal Service	Maximum Fee Reimbursement	Covered Services
CHAPTER 7 CASES		
Motion for Relief	$1,300	This fee includes the law firm's services in: • reviewing the bankruptcy docket, • reviewing the debtor's mortgage loan history, • drafting and revising any affidavit(s) in support, • all communications with the servicer to obtain the necessary information and backup documentation, • preparation of the motion, • negotiations with debtor's counsel, • attendance at up to two hearings, and • preparing a stipulation or order (including an adequate protection order). The fee is allowed for each motion for relief, even if there are multiple debtors or multiple Fannie Mae mortgage loans covered by the motion. If circumstances require filing separate motions for relief for each individual Fannie Mae mortgage loan in the same case, or multiple bankruptcy filings affect an individual Fannie Mae mortgage loan, the fee applies to each Motion for Relief. However, excess fee approval is required if an additional motion for relief is required in the same case for the same mortgage loan.
Proof of Claim Preparation (if required)	$400	This fee includes all communications with the servicer to obtain the necessary information and backup documentation, preparing, reviewing, and filing the POC form, and verifying that the POC is properly docketed. It also includes the services involved in preparing, reviewing, and filing up to one amended POC. The fee covers each POC (and amended POC), regardless of the number of debtors.
Reaffirmation Agreement	$350	This fee includes the time spent by the law firm communicating with the servicer to obtain necessary information and backup documentation, negotiations with debtor's counsel, preparing the Reaffirmation Agreement, and obtaining court approval where necessary. This fee is allowed for each Reaffirmation Agreement prepared, regardless of the number of debtors signing the Agreement or the number of Fannie Mae mortgage loans covered by the Reaffirmation Agreement.
CHAPTER 11 CASES		
Proof of Claim Preparation & Plan Review	$1,300	See Chapter 13 Proof of Claim Preparation & Plan Review
Motion for Relief	$1,425	See Chapter 7 Motion for Relief

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This document is incorporated by reference into the Fannie Mae *Servicing Guide*.

Bankruptcy Legal Service	Maximum Fee Reimbursement	Covered Services
CHAPTER 12 CASES		
Proof of Claim Preparation & Plan Review	$1,300	See Chapter 13 Proof of Claim Preparation & Plan Review
Objection to Plan	$750	See Chapter 13 Objection to Plan
Motion for Relief	$1,425	See Chapter 7 Motion for Relief
CHAPTER 13 CASES		
Proof of Claim Preparation & Plan Review	$1,300	This fee includes: • Communicating with the servicer to obtain the necessary information about the debtor's mortgage loan(s) and backup documentation for the POC; • Preparing and filing the POC form, and up to one amended POC form; • Verifying that the POC is properly docketed; • Monitoring the docket, • Obtaining the original and all amended Plans; • Analyzing and reviewing the original and up to two amended Plan(s); • Reviewing any disclosure statement and ballot (if applicable); and • Communicating and negotiating with the Servicer, any trustee and debtor's counsel. Fannie Mae will authorize excess fees in unusually complex cases, including cases with more than two amended Plans, in accordance with our usual excess fee approval process. The fee for POC & Plan Review covers all Fannie Mae mortgage loans involved in a proceeding.
Objection to Plan	$750	This fee includes the legal services generally required in connection with the prosecution of an Objection to a Chapter 12 or 13 Plan, including communications with the servicer, legal research, preparation and filing of objection papers, negotiations with debtor's counsel and trustee, attendance at up to two hearings, and preparing a stipulation or order. This fee covers all Objections to the original Plan and up to two amended Plans, regardless of the number of Objections required, the number of debtors involved, or the number of Fannie Mae mortgage loans involved. Fees for any legal work related to Objections to the third and subsequent amended Plans, litigated or contested Objections, or Objections related to new factual or legal issues raised in any amended Plans will require excess fee approval.
Motion for Relief	$1,425	See Chapter 7 Motion for Relief
Payment Change Notification	$200	This fee includes all legal services provided by a law firm in compliance with Bankruptcy Rule 3002.1 concerning notices of payment change amounts. The fee covers communications with the servicer; drafting, serving and filing the requisite bankruptcy form (BK Form B10S1); and verifying that the Notice is docketed properly. This fee is allowed for each occurrence of a payment change, even if notices must be given to multiple debtors.
Notice of Fees, Expenses, and Charges	$225	This fee includes all legal services provided by bankruptcy counsel in compliance with Bankruptcy Rule 3002.1 concerning notices of post-petition fees, charges, or expenses that the creditor seeks to collect from the debtor. This fee includes communications with the servicer; verifying the validity of the fees, expenses, or charges being sought; drafting, serving and filing the requisite form (Form B10S2); and verifying that the Notice is docketed properly. This fee is allowed for each Notice of Fees, Expenses and Charges, even if notices must be given to multiple debtors. However, the fee is limited to notices for fees, expenses and charges that aggregate $200 or more. If a servicer incurs out-of-pocket expenses that aggregate less than $200, (a) a notice may be filed at the servicer's expense as a cost of servicing or (b) attempts to collect from the borrower may be waived and reimbursement may be sought by the servicer from Fannie Mae in accordance with the provisions of the *Servicing Guide*.

Bankruptcy Legal Service	Maximum Fee Reimbursement	Covered Services
Post-Stipulation Default and Stay Termination	$125/$275	These fees cover the legal work involved when a debtor defaults after having previously stipulated that a second default would result in automatic termination of the stay. Fannie Mae will reimburse for two fees, as follows: • The $125 fee applies in every post-stipulation default situation and covers the law firm's services in issuing a Notice of Default to the debtor and trustee advising that the debtor defaulted on Plan payments, offering the debtor any required opportunity to cure, and conducting negotiations with debtor's counsel. • The $275 fee applies if the debtor does not cure the default upon receipt of the Notice of Default. If the default is not cured, the servicer must file papers to notify the bankruptcy court of the default and the automatic termination of the stay. The fee covers the legal services generally required in connection with an uncured post-stipulation default, including all communications with the servicer and trustee to obtain the necessary information and backup documentation, review of the trustee's payment ledger, review of the servicer's payment history records, drafting and filing the notice to the bankruptcy court, and obtaining any necessary court order. These fees cover each Notice of Default and uncured post-stipulation default, regardless of the number of debtors involved, or the number of Fannie Mae mortgage loans covered by the Notice. If separate Notices of Default are required for separate Fannie Mae mortgage loans, a full allowable fee is authorized for each Notice of Default.
Response to Motion to Determine Status	$150 (agreed) / $650(objection)	These fees include all legal services provided by the law firm in compliance with Bankruptcy Rule 3002.1 concerning responses to Motions to Determine Status. Upon receipt of a Motion to Determine Status from a debtor or trustee, the servicer must respond either agreeing or disagreeing with the facts set forth in the Motion. Fannie Mae will reimburse either of the following two fees per Motion: • The $150 fee is applicable when the servicer agrees with the facts set forth in the Motion to Determine Status, and the law firm files a concurrence. This fee includes all communication with the servicer about the Motion and preparing and filing a concurrence. • The $650 fee is applicable when the servicer disagrees with the facts set forth in the Motion to Determine Status, and the law firm files an objection. This fee includes all communication with the servicer about the Motion to Determine Status, review of the debtor's mortgage loan history, preparing a detailed response regarding the current status of the loan, and attending up to two hearings on the objection. Fees for additional proceedings (briefing, discovery, or hearings) must be submitted as excess fee requests. These fees are allowed for each Motion to Determine Status as to which a response is filed, regardless of the number of debtors involved in the case. The fees are applicable to the first Motion to Determine Status in each bankruptcy case. Fees to respond to second and subsequent Motions to Determine Status must be submitted as excess fee requests.

Response to Trustee's Notice of Disbursements Made	$150 (agreed) / $650(objection)	These fees include all legal services provided by the law firm in compliance with Bankruptcy Rule 3002.1 concerning Trustee's Notices of Payments Made. Upon receipt of a notice from the trustee that the debtor has completed his or her Plan payments and the mortgage loan is fully current, the servicer must respond either agreeing or disagreeing that the claim is paid and the mortgage loan is current. Fannie Mae will reimburse for two fees: • The $150 fee is applicable when the servicer agrees with the Trustee's Notice of Payments Made and the law firm files a concurrence. This fee includes all communication with the servicer about the Notice of Payments Made and preparing and filing a concurrence. • The $650 fee is applicable when the servicer objects to the Trustee's Notice of Payments Made and the law firm files an objection. This fee includes all communication with the servicer about the Notice of Payments Made, review of the debtor's mortgage loan history, preparing a detailed response itemizing the unpaid charges, and attending up to two hearings on the objection. Fees for additional proceedings (briefing, discovery, or hearings) must be submitted as excess fee requests. These fees are allowed for each Trustee's Notice of Payments Made as to which a response is filed, regardless of the number of debtors involved in the case.
ALL CHAPTERS		
Notice of Appearance	$0	n/a
Proof of Claim -- Form 410A Loan Payment History	$350	This fee includes all legal services necessary to prepare and/or review the Loan Payment History when it is required as part of Official Form 410A. The fee also covers the preparation and/or review of one amended Loan Payment History if amendment is necessary.

Bankruptcy Legal Service	Maximum Fee Reimbursement	Covered Services
Mediation	$950 (first session) / $500 (second session)	These fees cover the following tasks performed by law firms in connection with mediations: • Communicating with the servicer to obtain necessary information and backup documentation regarding the servicer's loss mitigation policies, borrower financial information, etc., before, during and after the mediation process; • Monitoring the servicer's negotiations with the debtor; • Preparing any loss mitigation agreements, court motions and other papers; • Communicating with the court and mediation personnel; and • Attendance at two mediation sessions, including any follow-up activities after the session, such as reporting to the servicer. These fees cover all the mediation services in each bankruptcy filing or consolidated case (for instance, when spouses file separate bankruptcy petitions, but the cases are consolidated for administrative purposes), regardless of the number of debtors or Fannie Mae mortgage loans affected. If a debtor files multiple bankruptcy petitions, a separate bankruptcy mediation fee will apply to each petition.
Servicer-Paid Expenses	$0	There are additional bankruptcy services that law firms are often required to provide, which are either a servicer function or are necessary to resolve actual or alleged errors in origination or servicing of the mortgage loan. Servicers must pay, at their own expense (not reimbursed by Fannie Mae), law firms for such additional bankruptcy services. These services include, but are not limited to: • Monitoring Plan Payments; • Post-MFR or Post-Stipulation monitoring; • The third and subsequent Proofs of Claim; • Contested proceedings(objections, final cure payment notices, adversary actions, etc.) which are a result of alleged servicer error; • Adversary proceedings by trustees to invalidate a lien on the debtor's property; • Sanctions hearings; and • Motions for extension of time or delays in proceedings due to servicer delays; and • Post-discharge audits.
Additional Hearings, Court Appearances, or Other Services	Excess Fee Request	Excess fee approval is required for any other fees not covered in the above schedule as specified in the *Servicing Guide*, and as amended by Announcements. These services include, but are not limited to, the following: • Cramdowns; • The third and subsequent mediation sessions; • Responding to abusive or serial bankruptcy filers; • Objections to plan in a Chapter 11 case; • Objections to Chapter 13 Payment change notices; • Review of the third and subsequent Chapter 11, 12, or 13 Plans; • Multiple Motions for Relief in the same case involving the same mortgage loan; • Additional hearings or court appearances not included within an allowable fee; • Litigated or contested matters (including objections, contested final cure notices, and adversary actions) which are not the result of the lender's breach or alleged breach of its selling warranties or representations or its origination or selling activities or the lender's failure or alleged failure to satisfy its duties and responsibilities for mortgage loans or MBS pools it services for Fannie Mae; and • Handling cross-border insolvency proceedings.
The servicer's reimbursement request must contain a description or sufficient supporting documentation to allow Fannie Mae to properly evaluate the request. Fannie Mae will not reimburse servicers for PACER charges or costs related to mortgage loan document retrieval without prior excess fee approval.		