

Exhibit 10: Lender Review, Processing and Consent Fee Schedule (02/27/25)



Lender Review, Processing and Consent Fee Schedule

NOTES:

- (a) If the Loan Documents provide for a different fee, the Servicer must charge the fee specified in the Loan Documents.
- (b) For Mortgages originated on Loan Agreements with revision dates on and after July 1, 2014, if the Loan Documents do not specify a fee for a Lender review of or consent to a transaction, the Servicer may not charge the Borrower a fee for that review or consent.

Guide Section	Type of Fee	Fee Amount	
		Mortgages originated on Loan Agreements with revision dates prior to July 1, 2014, or on pre-Loan Agreement forms	Mortgages originated on Loan Agreements with revision dates on and after July 1, 2014
39.4(b)(3)	Repair/rehab modification or completion date extension	\$3,000	No fee
39.4(e)	Establishment of Repair Reserve	Not more than \$500	No fee
39.4(e)	Property inspection pursuant to Repair Reserve Agreement	Not more than \$500	Costs and expenses of third party inspector
39.5(e)	Establishment of Replacement Reserve	Not more than \$500	No fee
39.5(e)	Property inspection pursuant to Replacement Reserve Agreement	Not more than \$500	Costs and expenses of third party inspector
39.6(b)	Extension of rental achievement earn-out date	\$3,000	No fee
41.9(a) or 41SBL.9(a), as applicable	Transfer review fee (only if Loan Documents do not specify a fee)		
	<ul style="list-style-type: none"> For Mortgages for which the Letter of Commitment was issued or the early rate-lock application was accepted before June 7, 2001 	\$2,000	Not applicable



	<ul style="list-style-type: none"> For Mortgages for which the Letter of Commitment was issued or the early rate-lock application was accepted on or after June 7, 2001 through March 31, 2011 	\$3,000	Not applicable
	<ul style="list-style-type: none"> For Mortgages for which the request for a Transfer of Ownership is submitted to Freddie Mac after March 31, 2011 	\$5,000	<i>[See Transfer Processing Fee]</i>
41.9(a) or 41SBL.9(a), as applicable	Transfer Processing Fee	Not applicable	As specified in Loan Documents
41.9(c) or 41SBL.9(c), as applicable	Transfer fee	1% of UPB at time of Transfer	As specified in Loan Documents
43.10(b)	Review of request for Lender approval of an easement – delegated to Servicer	\$3,000	No fee
43.10(e)	Review of request for Lender approval of an easement – not delegated to Servicer	\$3,000	No fee
43.11(a)	Review of request for Lender approval of a partial release – delegated to Servicer	\$3,000	As specified in the Loan Documents for a Transfer
43.11(c)	Review of request for Lender approval of a partial release – not delegated to Servicer	\$3,000	As specified in the Loan Documents for a Transfer
43.12	Lender review of proposed condemnation	\$3,000	No fee
43.15(a)	Rate Reset Fee	0.5% of the scheduled UPB of the Mortgage as of the original maturity date of the Mortgage	0.5% of the scheduled UPB of the Mortgage as of the original maturity date of the Mortgage
43.19	Property management change	No fee	No fee
43.29(b) or 43.30(b), as applicable	Review of request for Lender approval of subordinate financing	\$5,000	As specified in Loan Documents for a Transfer
43.35	Nonstandard Processing Fees for transactions not specified above but addressed in the Loan Documents	As specified in Loan Documents	As specified in Loan Documents
	Other transactions not specified above and not addressed in the Loan Documents		No fee