

contact the consumer for the previous thirty (30) calendar days or (b) have been able to contact the consumer but have determined that the mortgaged property is vacant;

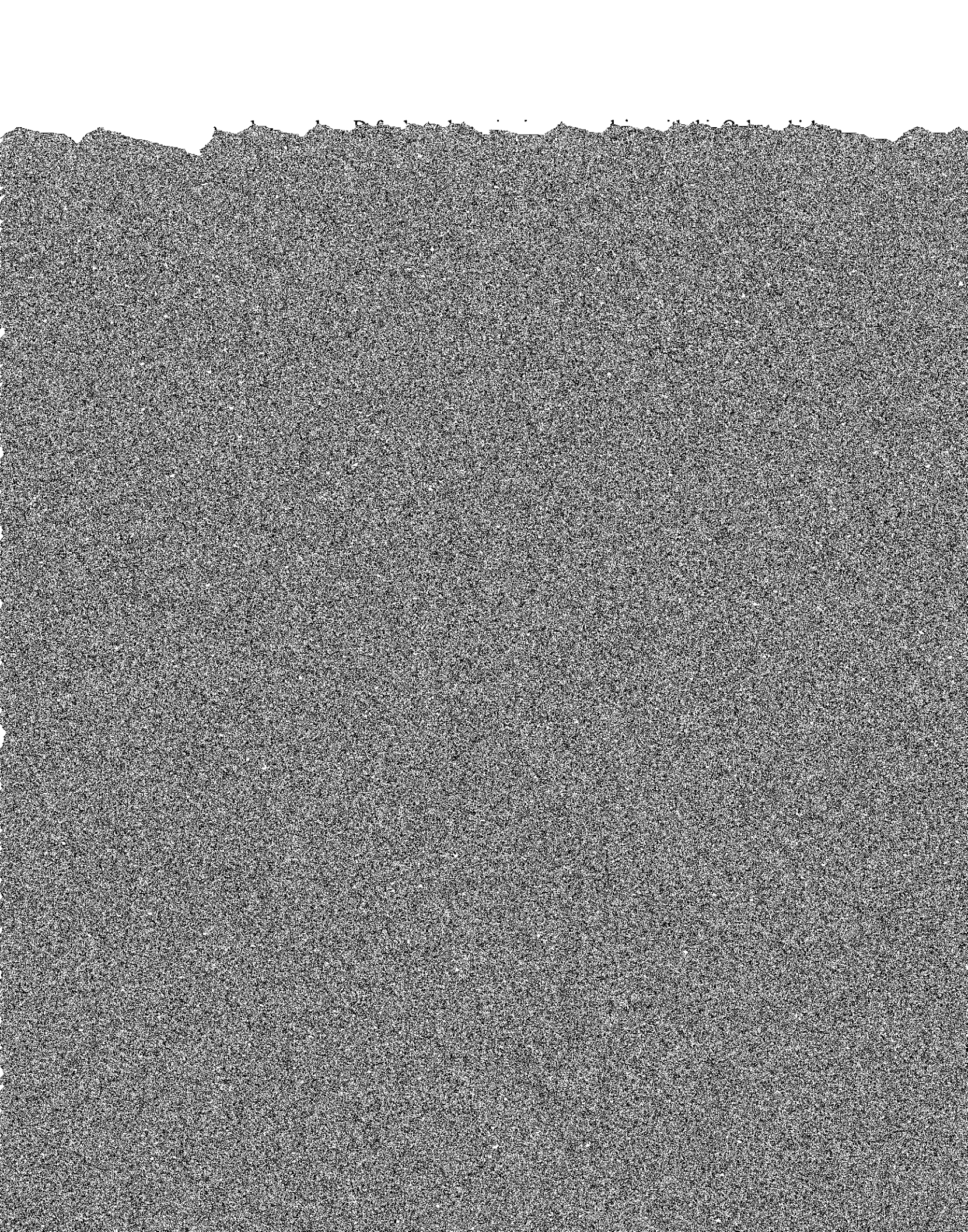
- C. Fees for broker's price opinions, *provided that* Defendants may impose reasonable fees for a broker's price opinion ordered and actually performed if: (1) the consumer's loan payment has not been received within sixty-three (63) calendar days of the due date; and (2) the broker's price opinions are limited to the initial broker's price opinion and to additional broker's price opinions during the period of continued delinquency not more frequent than every six (6) months; and
- D. Attorneys' fees, *provided that* defendants may impose reasonable attorneys' fees if: (1) the fees are necessary to process a foreclosure sale of the property or are otherwise permitted fees under Section III of this Order; (2) a law firm has in fact performed the services; and (3) a law firm has in fact charged Defendants for the services.

VI.

IT IS FURTHER ORDERED that nothing in this Order shall permit the Defendants to impose any fee or take any other action that is prohibited by any state or federal law or regulation

sale, or transfer of servicing of the loan to any Defendant not more than fifteen

a civil penalty. On or before five (5) business days after the date of entry of this Order



The parties hereby stipulate and agree to the terms and conditions set forth above and consent to entry of this Order Preliminarily Approving Stipulated Final Judgment and Order.

FOR THE UNITED STATES OF AMERICA:

Michael J. Sullivan
United States Attorney
District of Massachusetts

Michael J. Sullivan



