

## Fee Schedule (as of 3/1/2023)

The Fee Schedule provided below is a list of fees and costs that maybe incurred in connection with a first lien mortgage loan<sup>1</sup>. Actual fee amounts and costs are subject to change and vary depending on the applicable state law and/or agency/insurer/investor guidelines and your loan documents. This list does not represent all possible fees and costs that maybe incurred.

### Fees for Services You May Request/Miscellaneous Fees

Fee Charge	Fee Description	Approximate Amount Charged
<b>ACH Set Up Fee (Bi-Weekly or Monthly)</b>	Fee to set up a reoccurring auto draft payment. A draft date is only available between the 1 <sup>st</sup> and 10 <sup>th</sup> of the month.	No Charge
<b>ACH Processing Fee (Bi-Weekly or Monthly)</b>	Fee to process a reoccurring auto draft payment.	No Charge
<b>One-Time Fee for Payment Made Via Automated Phone System, Website or Mobile App</b>	Fee to make a one-time payment through our Automated Phone System, Website or Mobile App.	No Charge
<b>One-Time Fee for Payment Made Via a Customer Service Representative</b>	Fee charged when making a one-time payment through a Customer Service Representative.	No Charge
<b>Debit Card Fee for Payment Made Via Automated Phone System, Website, Mobile or Customer Service Representative</b>	Fee for payment made with a debit card via our automated phone system, website, mobile or customer service representative.	Unavailable to take debit card payments at this time
<b>Payoff Quote Fee - Requested by a Borrower</b>	Fee charged to the borrower when requesting that a Payoff Quote be sent by mail, fax or email.	No charge

<sup>1</sup> We reserve the right not to charge for certain services or charge certain fees.

<b>Payoff Quote Fee - Requested by a Third Party</b>	Fee that maybe charged to a Third Party when requesting that a Payoff Quote be sent by fax or email.	Up to \$25
<b>Private Mortgage Insurance (PMI) Termination Request Fee</b>	Fee to evaluate a request to terminate PMI (does not include the property evaluation costs).	No Charge
<b>Document Request/Copy Fee and/or Research Fee</b>	Fee charged for fulfilling a reasonable request for copies of documents related to the borrower's mortgage loan.	No Charge for reasonable requests; larger requests up to \$100 per hour
<b>Partial Release/land modification Fee</b>	Fee to process a request to release a portion of the borrower's property mortgaged as collateral.	Up to \$250
<b>Recast Fee</b>	Fee to process a request to modify the principal and interest payment amount using the current note and maturity date, generally following a large prepayment toward the principal.	Up to \$500
<b>Assumption Fee</b>	Fee to process a request to change the individual(s) legally responsible for repayment of the mortgage loan.	Up to \$900
<b>Verification of Mortgage Fee</b>	Fee charged to provide a verification of mortgage to a third party.	No Charge
<b>Subordination Fee</b>	Fee for processing a request to subordinate an existing lien behind a new lien. Typically occurs when a second lien exists on the property and there is a request to refinance the first lien.	Up to \$300
<b>New York Consolidation, Extension and Modification (CEMA) Request Fee</b>	A fee to process a CEMA request.	Generally, \$1,000
<b>New York CEMA Request Cancellation Fee</b>	A fee to process a cancellation of a CEMA request.	Up to \$250

## Common Fees

Fee Type	Fee Description	Approximate Amount Charged
<b>Late Charge</b>	A late charge is assessed when a payment is received after the due date and applicable grace period.	Up to 6%
<b>Non-Sufficient Funds Fee (returned check or returned payment fee)</b>	Fee assessed when a payment is rejected by the payee's financial institution. The financial institution may also assess a separate fee.	Up to \$50
<b>Prepayment Fee</b>	Fee charged when a loan is prepaid before the maturity date.	See Loan Documents
<b>Reconveyance or Lien Release Fee</b>	Fee charged when reconveying interest in the property from the trustee to you or releasing a lien.	Up to \$100
<b>Document Recording Fee</b>	Fee assessed by a municipality for recording a document (may include documentary and other taxes that are assessed on the transaction)	Actual cost of the recording (varies by state and county)
<b>Property Valuation-Appraisal Fee</b>	Fee paid to a Licensed Real Estate Appraiser to provide a property valuation.	Up to \$1,500 <sup>2</sup>
<b>Property Valuation-Broker Price Opinion (BPO) Fee</b>	Fee paid to a Licensed Real Estate Broker to provide a property valuation.	Generally, not greater than \$200 <sup>2</sup>
<b>Title Search and Report Fee</b>	Fee associated with obtaining a title search and report.	As invoiced by an attorney, trustee or title company Generally, up to \$2,000
<b>Attorney Fees and Costs</b>	Fees and costs to compensate an attorney for services rendered involving the borrower.	Varies by claim and jurisdiction
<b>Litigation Fees and Costs</b>	Fee and costs in connection with litigation or threatened litigation involving borrower.	Varies by claim and jurisdiction
<b>Certified Check Fee</b>	Fee to make a payment with a certified check.	Up to \$5.00

<sup>2</sup> Cost may be higher if the property is non-conforming or located in a rural or remote location.

## Default Related Fees

Fee Charge	Fee Description	Approximate Amount Charged
<b>Foreclosure Fees and Costs</b>	Fees and costs associated with the typical foreclosure process.	Generally \$5,000 up to \$10,000 <sup>3</sup>
<b>Bankruptcy Fees and Costs</b>	Fees and costs associated with typical bankruptcy proceedings.	Generally, \$1,500 up to \$2,500 <sup>3</sup>
<b>Property Preservation Costs</b>	The typical costs associated with maintenance of vacant or abandoned properties to protect the property which may include, for example, lawn maintenance, debris removal and winterization.	Varies by type and amount of services performed-generally, ranges from \$35 to \$35,000
<b>Property Photo Cost</b>	The cost of photos to document property condition and/or that property preservation work was completed.	Up to \$35 (per maintenance event)
<b>Property Inspections Fee</b>	A fee that maybe charged for an inspection to determine if the mortgaged property is occupied or vacant and is being maintained.	Up to \$75
<b>Field Visit</b>	A fee that maybe charged if required to send a field agent to deliver a notice and determine the occupancy status of the property.	Up to \$150

### Information for Debtors in Default or Bankruptcy

We may be considered to be a debt collector under certain state and federal laws. However, to the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

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<sup>3</sup> Can exceed amounts generally charged based on attorneys and trustees services and other fees and costs including service of process, filing fees, publication and posting to notify interested parties of the title services and Foreclosure or Bankruptcy proceeding.

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