

Fee Schedule (as of 4/5/2024)

The Fee Schedule provided below is a list of fees and costs that may be incurred in connection with a mortgage loan¹. 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 may be incurred.

Fees for Services You May Request/Miscellaneous Fees

Type of Fee	Description	Minimum	Maximum
ACH Set Up Fee (Biweekly or Monthly)²	Fee to set up a reoccurring auto draft payment. A draft date for monthly ACH is only available from the 1 st through the 15 th of the month.	No Charge	
ACH Processing Fee (Biweekly or Monthly)²	Fee to process a reoccurring auto draft payment.	No Charge	
One-Time Payment Fee (Convenience Fee)	Fee to make a one-time payment a via our automated phone system, website, mobile, or customer service representative.	No Charge	
Debit Card Payment Fee	Fee for payment made with a debit card via our automated phone system, website, mobile, or a representative.	Debit card payments are not accepted.	
Payment Processing Fee	Fee to process a payment.	No Charge	
Payoff Quote Fee – Requested by a Borrower	Fee charged to the borrower when requesting that a Payoff Quote be sent by mail, fax, or email.	No Charge	
Payoff Quote Fee – Requested by a Third Party	Fee that may be charged to a Third Party when requesting a Payoff Quote be sent by fax or email.	\$0	
Private Mortgage Insurance (PMI) Termination Request Fee	Fee to evaluate a request to terminate PMI (does not include the property valuation costs).	No Charge	\$25
Document or Payment History Request/Copy Fee and/or Research Fee	Fee charged for fulfilling a reasonable request for copies of documents related to the borrower's mortgage loan.	No Charge for payment history or reasonable requests; larger requests up to \$100 per hour	
Partial Release/Land Modification Fee	Fee to process a request to release a portion of the borrower's property mortgaged as collateral. A property valuation fee may also be required as part of this process.	\$0	\$250
Recast Fee	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.	\$0	\$500
Assumption Fee	Fee to process a request to change the individual(s) legally responsible for repayment of the mortgage loan.	\$0	\$900
Verification of Mortgage Fee	Fee charged to provide a verification of mortgage to a third party.	No Charge	
Subordination Fee	Fee for processing a request to subordinate an existing lien. Typically occurs when a second lien exists on the property and there is a request to refinance the first lien.	\$0	\$300
New York CEMA Request Fee	Fee to process a Consolidation, Extension, and Modification (CEMA) request.	\$0	\$1000
New York CEMA Request Cancellation Fee	Fee to process a cancellation of a Consolidation, Extension, and Modification (CEMA) request.	\$0	\$250

¹ We reserve the right not to charge for certain services or charge certain fees.

² Biweekly draft is not available on HELOC loans.

Common Servicing and Default-Related Fees

Type of Fee	Description	Minimum	Maximum
Late Charge	Fee assessed when a payment is received after the due date and any applicable grace period.	Up to 6% of the monthly payment	
Insufficient Funds Fee (NSF)	Fee assessed when a payment is rejected by the payee's financial institution. The financial institution may also assess a separate fee.	\$0	\$50
Prepayment Fee	Fee charged when a loan is prepaid before the maturity date.	See Loan Documents	
Reconveyance or Lien Release Fee	Fee charged when reconveying interest in the property from the trustee to you or releasing a lien ³ .	\$0	\$100
Document Recording Fee	Fee paid to a municipality for recording a document (may include documentary and other taxes assessed on the transaction)	Actual cost of recording (varies by state & county)	
Property Valuation – Appraisal Fee	Fee paid to a Licensed Real Estate Appraiser to provide a property valuation.	Up to \$1,500 ⁴	
Property Valuation – BPO Fee	Fee paid to a Licensed Real Estate Broker to provide a broker's price opinion (BPO)/property valuation.	\$0	\$200 ²
Title Search and Report Fee	Fee associated with obtaining a title search and report, as invoiced by an attorney, trustee, or title company.	Generally, up to \$2,000	
Attorney Fees and Costs	Fees and costs to compensate an attorney for services rendered involving the borrower.	Varies by claim and jurisdiction	
Litigation Fees and Costs	Fee and costs in connection with litigation or threatened litigation involving borrower.	Varies by claim and jurisdiction	
Certified Check Fee	Fee to make a payment with a certified check.	\$0	\$5
Foreclosure Fees and Costs	Fees and costs associated with the typical foreclosure process.	Generally, \$5,000 up to \$10,000 ⁵	
Bankruptcy Fees and Costs	Fees and costs associated with typical bankruptcy proceedings.	Generally, \$1,500 up to \$2,500 ⁵	
Breach Letter or Registration Fee	Fee charged to send default notices or register notices sent with the state.	\$0	\$75
Property Preservation Costs	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 number of services performed, can range from \$35 to \$35,000	
Property Photo Cost	The cost of photos to document property condition and/or that property preservation work was completed.	\$0	\$35
Property Inspections Fee	Fee charged for an inspection to determine if the mortgaged property is occupied or vacant and is being maintained.	\$0	\$75
Field Visit Fee	Fee charged if required to send a field agent to deliver a notice and determine the occupancy status of the property.	\$0	\$150

³ No fee providing a release upon full prepayment for New York properties.

⁴ Cost may be higher if the property is non-conforming or located in a rural or remote location.

⁵ Can exceed amounts charged based on attorneys and trustee 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.

Home Equity Line of Credit (HELOC) Related Fees

The Fee Schedule provided below is a list of fees and costs that may be incurred specifically in connection with a HELOC mortgage loan⁶. 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 may be incurred.

Type of Fee	Description	Minimum	Maximum
Stop Payment Fee for a Draw Check	A stop payment order is a request to cancel a payment before it has been processed.	Up to \$30	
Annual Fee	Fee assessed to keep the line of credit open.	See Loan Documents	
Overlimit Fee	A fee may be assessed when the draw amount requested exceeds the amount of funds available.	See Loan Documents	
HELOC Recast Fee	Fee to process a request to modify the HELOC payment amount, generally following a large prepayment toward the outstanding balance.	\$25	
Early Termination Fee	Fee charged when a line of credit is terminated before the end of the draw period.	See Loan Documents	
Inactivity Fee	Fee charged when a line of credit is inactive for a period of time outlined within the original contract.	See Loan Documents	
Credit Report Costs	Fee assessed to reimburse servicer for any cost incurred by ordering a credit report as part of reviewing the account for suspension or reduction of the credit limit.	Actual cost of the credit report	
Collection Fees and Costs – Post Charge-off	Fees and costs associated with the typical collection process.	Varies, based on actual fees and costs incurred to collect on the HELOC	

Information for Debtors in Default or Bankruptcy

We may be considered to be a debt collector under certain state and federal laws. Accordingly, for the purposes of such laws, this communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. 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.

⁶ We reserve the right not to charge for certain services or charge certain fees.