



Standard Servicing Fee Schedule

The following fees may be charged for certain services you request or services that occur related to the servicing of your loan. The actual fees charged may be different, or there may be no fee, depending on state law, and investor or insurer requirements. Please note the fees listed below are subject to change.

Fee Type	Description	Amount
Amortization Schedule	We do not charge a fee for generating a copy of the amortization schedule on a loan (but see Recast Fee).	\$0
Appraisal Fee	Appraisal fees are charged when an appraisal is required to determine the value of your property. Actual cost is based upon the type of service rendered and is subject to local law and investor guidelines.	Actual cost Up to \$1450
Assumption Fee	Assumption fees are charged when a request is made and approved to change the individual(s) legally responsible for the loan. This fee is subject to state and investor limitations. *On VA Assumptions, a .5% Funding Fee is required. *On USDA Assumptions, a 1% Guarantee Fee is required. *Additional third party costs may apply.	Up to \$900
Bankruptcy Fees and Costs	These fees and costs are incurred by the Servicer once a borrower files for bankruptcy. Amounts vary in accordance with bankruptcy type, jurisdictional requirements, and state law.	Varies
Broker Price Opinion (BPO) Fee	BPO fees are charged when a BPO is required to determine the value of your property.	Actual cost Up to \$275
Express Mail	The actual cost of expediting mail is charged if requested by the borrower or an authorized third party.	Actual cost
Fax Fee/Electronic Delivery Fee	We do not charge an additional fee for electronic delivery or faxing of documents.	\$0
Foreclosure Fees and Costs	These fees and costs are incurred by the Servicer once the Servicer initiates foreclosure. Amounts vary in accordance with jurisdictional requirements, state law, and investor guidelines.	Varies
Foreclosure Attorney Fees	These fees are incurred for legal services associated with the foreclosure process. Amounts vary in accordance with jurisdictional requirements, state law, and investor guidelines.	Up to \$10,000
Inspection Fees	Inspection fees are incurred at the time of inspection which may be ordered monthly once a loan becomes delinquent and/or following a disaster. The amount and frequency of the fee is dependent on investor/insurer requirements.	Up to \$45
Insufficient Funds (NSF) or Returned Check Fees	NSF fees are charged when a payment is returned due to insufficient funds in the payee's bank account. This fee is subject to state and investor limitations.	Up to \$40



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Late Charge Fee (%)	Late charges are assessed for payments not received by the due date plus any applicable grace period. Late charges are calculated based on the terms of the Note, subject to state and investor limitations. Late charges specific to your loan can be found on your billing statement.	Up to 5%
Lien Release Fee	Lien release fees are charged at payoff for preparing the documents to release the lien on the property. This fee is subject to state and investor limitations.	Up to \$45
Litigation Fees and Costs	These fees and costs are incurred by the Servicer in order to litigate a claim made by or against a borrower. Fees and costs vary by type of litigation.	Varies
Loan Modification Fee	We do not charge a fee for modification of a loan.	\$0
Loss Mitigation Processing	We do not charge a fee for processing a loss mitigation application.	\$0
Notary Fee	Notary fees are charged when documents are required to be notarized in line with state or investor requirements.	Actual cost
Partial Lien Release Fee	Partial lien release fees are charged for processing, evaluating, and approving requests to release or modify collateral.	Actual cost Up to \$550
Payment Fee - Automated Phone (IVR) Fee	We do not charge a fee for making a payment over the phone using our automated IVR system.	\$0
Payment Fee - Online (Web) Payment Fee	We do not charge a fee for making a payment online using our borrower portal or mobile app.	\$0
Payment Fee - Live Agent Fee	A fee may be charged for making a payment over the phone with the assistance of a live Customer Care agent.	Up to \$16
Payoff Statement	A fee may be charged for each occurrence of generating a payoff statement upon request, subject to state and investor limitations.	Up to \$60
Property Preservation Fees and Costs	These costs are incurred when a property is vacant, and services are required to maintain the property and prevent damage. Costs vary by property conditions, local law, and insurer requirements.	Varies
Recast Fee	A recast fee is charged for recasting or re-amortizing the loan after a substantial sum is paid to reduce the unpaid principal balance of the loan and lower the required monthly payments.	\$300
Recording Fee	Recording fees are charged when loan documents are recorded with states, counties or municipalities. Recording fees vary by individual jurisdiction.	Actual cost
Title Search	This fee is charged when a title search is required on the property securing a loan we are servicing. Costs vary by state requirements and associated vendor fees.	Actual cost



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Verification of Mortgage	We do not charge a fee for processing and issuing a verification of your mortgage to a third party.	\$0
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Arkansas: Foreclosure attorney fees of up to \$1,750. Insufficient Funds (NSF) fee of up to \$25. Lien release fee up to \$10, plus actual recording fees. Payoff statement fee of up to \$10. All other fees above apply.

Connecticut: Foreclosure attorney fees of up to \$3,450. NSF fee of up to \$20. Lien release fee up to \$10, plus actual recording fees. Payoff statement fee of up to \$10. All other fees above apply.

Georgia: Foreclosure attorney fees of up to \$1,700. NSF fee of up to \$30. No fee for lien release; actual recording fees apply. Payoff statement fee of up to \$10. All other fees above apply.

Hawaii: Foreclosure attorney fees of up to \$10,000. NSF fee of up to \$20. No fee for lien release; actual recording fees apply. Payoff statement fee of up to \$10. All other fees above apply.

Montana: Foreclosure attorney fees of up to \$1,800. NSF fee of up to \$30. Lien release fee up to \$10, plus actual recording fees. Payoff statement fee of up to \$10. All other fees above apply.

Nevada: Foreclosure attorney fees of up to \$2,000. NSF fee of up to \$25. Lien release fee up to \$10, plus actual recording fees. Payoff statement fee of up to \$60. All other fees above apply.

New Jersey: Foreclosure attorney fees of up to \$4,500. NSF fee of up to \$20. No fee for lien release; actual recording fees apply. Payoff statement fee of up to \$10. All other fees above apply.

New York: Foreclosure attorney fees of up to \$5,675. NSF fee of up to \$20. Late charge fee % of up to 4%. No fee for lien release; actual recording fees apply. Payoff statement fee of up to \$20. All other fees above apply.

North Carolina: Assumption fees range from \$125-\$400. Foreclosure attorney fees of up to \$2,350. NSF fee of up to \$35. Late charge fee % of up to 4%. Lien release fee up to \$10, plus actual recording fees. Payoff statement fee of up to \$25. All other fees above apply.