

National Schedule of Fees



| Fee Description | Fee Amount |
|---|---|
| Appraisal An expense charged to the loan to determine the value of the property, which includes an interior inspection of the property. | Varies – typically \$400.00 – \$675.00. |
| Assumption Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan. | 1% of the UPB or \$250, whichever is greater. |
| Bankruptcy Fees and Costs | \$0.00 to \$5,000.00 |
| BPO An expense charged to the loan in which a broker's price opinion will be used to determine the value of a property on a delinquent loan. | \$0.00 - \$160.00 |
| Foreclosure Fees and Costs | \$0.00 to \$5,000.00 |
| IVR Payment Fee Fee charged for payments made through our automated phone system. | \$0.50 |
| Late Charge Assessed for payments received after the due date and expiration of any applicable grace period per the loan documents. | As stated in the loan documents, subject to state law requirements. |
| Litigation Fees and Costs | Varies depending on the circumstances and is not always charged to the customer's loan, but is \$0 to \$50,000 |
| Non Sufficient Funds Fee Fee assessed on payments/checks received that are not honored due to insufficient funds. | \$0.00 to \$20.00, subject to state law requirements. |
| Partial Release Charge for the processing the release of a portion of the mortgaged property. | Loan balance \$300,000 or less – \$0.00; loan balance greater than \$300,000 less than \$750,000 – \$500.00; loan balance greater than \$750,000.00 – \$1,000.00. |
| Pay-by-Phone Fee Fee charged for payments made over the phone to an agent. | \$0.50 |
| Pre-Foreclosure Notice Registration Fee | \$0.00 to \$75.00, subject to state law requirements |
| Priority Processing (Overnight Delivery) Fee charged if customer requests expedited service. | \$0.00-\$15.00 |
| Property Inspection | \$10.00-\$15.00 |
| Property Preservation Fee An expense charged to the loan to ensure that the condition and appearance of the property are maintained satisfactorily. | \$0.00 to \$2,500.00 and \$0.00 to \$110.00 for grass cuts. |
| Title Search An expense charged to the loan for a detailed examination of the historical records concerning the property. | \$0.00 to \$500.00 |
| Web Payment Fee Standard payment fee is waived for first 5 days after payment due date. | \$0.00 or \$0.50 |

This chart contains a list of common servicing fees. You may incur additional fees if, for example, your loan becomes delinquent or is subject to litigation (e.g. condemnation proceeding). Such fees may include, but are not limited to, court costs and attorney fees. These fees will vary with the circumstances of the case and the nature of the work performed.