Mortgage Servicing Fee Schedule

Mortgage Servicing Related Fees	Fee Amount
Custom Amortization Schedule Fee charged to review the loan and create a customized loan payment schedule for the borrower which shows the effects of varying hypothetical changes to factors affecting loan payments.	$15.00
Foreclosure Fees and Costs Fees and costs charged that are paid by the lender after a borrower defaults to bring legal action in order to take possession of the property secured by the loan according to the loan documents. These include, but are not limited to, attorney fees for legal services performed and costs paid to a third party, such as a court clerk, sheriff, title company, or other entity, for necessary expenses related to the legal proceedings.	Actual fees and costs - vary by state
Late Charge Fee charged when the borrower's loan payment is received after the expiration of any applicable grace period according to the loan documents.	As stated in loan documents (typically 2-5% of payment)
NSF (Non-Sufficient Funds) Fee Fee charged when the borrower's loan payment is rejected by the borrower's bank or cannot be honored because there are not enough funds in the borrower's account, the borrower's account is closed, the borrower's authorization is revoked or due to other reasons.	Varies by state
Modification Interest Rate/Term (plus title fee if applicable) Fee charged to review the loan in order to approve and process changes to the terms of the loan.	$0.00 - $1,875.00 (Please see the important Note below.)
Modification Principal Reduction Fee charged to review the loan in order to approve and process a principal curtailment and recalculate the loan payment schedule based on the decreased principal amount.	$150.00 - $600.00 (Please see the important Note below.)

Mortgage Servicing Related Fees	Fee Amount
Mortgage Loan Assumption (qualifying, plus cost of credit report, disclosure and recording fee, if applicable) Fee charged to collect and create the required documents in order to approve and process the addition of a borrower assuming liability under an existing loan.	1% of principal balance ($400.00 - $900.00) (Please see the important Note below.)
Mortgage Loan Simple Assumption (Title change and/or addition of co-borrower without release of liability plus cost of disclosure and recording fee) Fee charged to collect and create the required documents in order to approve and process the addition of a borrower to liability under an existing loan.	$75.00 - $100.00 (Please see the important Note below.)
VA Title Change with Release of Liability (plus cost of credit report, title update fee and recording fee) Fee charged to collect and create the required documents in order to approve and process the release of a borrower from liability under an existing VA loan.	$686.00 - $763.00
FHA Title Change with Release of Liability (plus cost of credit report, title update and recording fee) Fee charged to collect and create the required documents in order to approve and process the release of a borrower from liability under an existing FHA loan.	$1,550.00
Title Change / Estate Planning / Trust Transfer (plus cost of recording fee) Fee charged to collect and review the required documents in order to approve and process a transfer of ownership of the property.	$0.00 - $450.00 (Please see the important Note below.)
Subordination Fee charged to collect and review the required documents in order to approve and process the priority status change of a loan to make it subject to (or in a junior lien position to) another loan as a result of, for example, a refinance of the first lien mortgage.	$0.00 - $500.00 (Please see the important Note below.)

Mortgage Servicing Related Fees	Fee Amount
Partial Release/Easement (plus cost of appraisal) Fee charged to collect and review the required documents in order to approve and process the release of a portion of the property secured by the loan.	$75.00 - $500.00 (Please see the important Note below.)
Pay by Phone with Representative Fee charged when the borrower elects to have a collection representative process a loan payment over the phone.	$11.50
Pay by Phone without Representative Fee charged when the borrower elects to make a loan payment over the phone through the automated Interactive Voice Response (“IVR”) system without the assistance of a collection representative.	$9.50
Property Inspections After the loan is in default or notification is received that the property has not been maintained according to the loan documents, a fee is charged to inspect and document the physical condition and/or occupancy status of the property.	Standard Exterior Inspection (Maximum amount of $30.00*) Standard Interior Inspection (Maximum amount of $45.00*) *Based on loan type
Property Preservation After the loan is in default or notification is received that the property has not been maintained according to the loan documents, a fee is charged to secure and preserve the property and/or correct any conditions that may affect the property’s value or cause harm to the surrounding community. This includes, but is not limited to, the installation of locks, winterization, lawn maintenance, and repairs.	Actual cost
Balloon Loan Reset Fee Fee charged to review the loan documents in order to modify a balloon loan to extend the maturity date.	As stated in the loan documents ($250.00 - $350.00) (Please see the important Note below.)

Mortgage Servicing Related Fees	Fee Amount
Bankruptcy Fees and Costs	
After a borrower files for bankruptcy protection from creditors, fees and costs charged that are paid by the lender and related to the legal proceedings. These include, but are not limited to, attorney fees for legal services performed and costs paid to a third party, such as a court clerk, or other entity, for necessary expenses related to the legal proceedings.	Actual fees and costs - vary by state

All fees listed are basic loan servicing fees.

Fees will be charged to the extent permitted by applicable GSE guidelines, investor requirements, the mortgage documents and State and Federal law. This fee schedule provides general information on common fees and costs that a borrower may incur on a mortgage loan account. This fee schedule is not specific to any particular state, and fees listed here are intended to illustrate those that may typically apply to a mortgage loan account, generally speaking, and not to any specific mortgage loan account. Not all of the listed fees and costs may be applicable to every mortgage loan account. Certain of the fees may not be charged on a particular mortgage loan account due to applicable guidelines. Additionally, this schedule is not a complete list of all costs that could be assessed to a mortgage loan account such as non-standard fees. For example, additional fees and costs may be incurred if the mortgage loan becomes delinquent, the borrower files bankruptcy, or the property associated with the mortgage loan becomes subject to litigation. Such fees could include, but are not limited to, court costs and attorneys' fees. These fees and costs vary with the circumstances of the case and nature of the work performed. For additional information on fees, or if you would like more specific fee information for your account or circumstances, please contact Customer Service or, if applicable, as provided in the Note below.

Payment Options: Some payments can be made by telephone. When permitted by applicable law, a fee may apply for this service in the amount of $9.50 when using the automated system, or $11.50 when speaking with a live representative. **Payments can be submitted by mail or online for no additional fee, and other free payment options may also be available.** To make a telephone payment or obtain information about free payment options, please contact us at 1-800-669-4268.

Please contact Customer Service to confirm current fees when requesting any of these services.

Note: The exact fee for performing this service for your loan can be obtained by contacting us at 1-800-669-4268. When you request the service, the applicable fee will be provided to you along with a list of the information that you will need to provide to us. You will receive this prior to the service being performed so that you can decide whether to proceed.

Current as of 7/21/25