

Please refer to the following table for information about fees that may be changed to your account depending upon the request.

Type of fee	Additional Information	Amount
One Time Draft	Agent assisted one time draft	Up to \$5.00
	Borrowers may request 2 free	\$10.00
Payoff Statement – Borrower	payoff statements per year.	
requested	Subsequent requests are \$10.00	
	per request.	
Expedited Payoff Fee	Fee assessed to fax, email or	\$25.00 per request
	overnight a payoff statement. This	
	would include rush requests.	
NSF Fee	Insufficient funds returned	Up to \$50.00
	payment fee will be based on	
	applicable state laws.	
Statement Copies		No fee
Verification of Mortgage		No fee
Loan Document Duplication	Requests for copies of your Note,	No fee
	Mortgage or Deed of Trust	
Late Charges	Assessed for payments received	Please see your loan
	after the due date and expiration of	documents.
	any grace period.	
Escrow Waiver Fee	If you qualify for an escrow waiver,	.25% of your unpaid
	a fee is assessed to account for the	Principal balance at
	additional risk your servicer is	the time of request.
	taking on.	
Recast Fee	If you qualify, you must make a	\$500
	lump sum principal payment in the	\$150 attorney
	amount of \$10,000.00 or 10% of	document prep fee
	the Unpaid Principal Balance (UPB),	for Adjustable Rate
	whichever is greater.	Mortgage (ARM)
		loans.
Assumption Fee	Available on qualifying loans.	Up to \$900
Property Valuation	Fee charged if we are required to	Amount varies by
	determine the condition	location and type of
	and value of your home; may be in	valuation required.
	the form of a Broker Price	Contact us for a
	Opinion, Automated Value Model	quote.
	(AVM), Appraisal or other Valuation	
	of Property.	
Credit Report	Fee Charges if we are required to	Up to \$25.60
	obtain a credit report.	
Trust Review	Attorney review fee.	Up to \$150
Deed Preparation	Attorney Preparation fee.	Up to \$50
Automatic Draft Fee	For Bi-Weekly or Semi-Monthly only.	\$1.00 per draft
Partial Release	Processing and Attorney fee	\$225
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Subordination Agreement	Preparation Fee	Up to \$250