



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
Payoff Statement – Borrower requested	Borrowers may request 2 free payoff statements per year. Subsequent requests are \$10.00 per request.	\$10.00
Expedited Payoff Fee	Fee assessed to fax, email or overnight a payoff statement. This would include rush requests.	\$25.00 per request
NSF Fee	Insufficient funds returned payment fee will be based on applicable state laws.	Up to \$50.00
Statement Copies		No fee
Verification of Mortgage		No fee
Loan Document Duplication	Requests for copies of your Note, Mortgage or Deed of Trust	No fee
Late Charges	Assessed for payments received after the due date and expiration of any grace period.	Please see your loan documents.
Escrow Waiver Fee	If you qualify for an escrow waiver, a fee is assessed to account for the additional risk your servicer is taking on.	.25% of your unpaid Principal balance at the time of request.
Recast Fee	If you qualify, you must make a lump sum principal payment in the amount of \$10,000.00 or 10% of the Unpaid Principal Balance (UPB), whichever is greater.	\$500 \$150 attorney document prep fee for Adjustable Rate Mortgage (ARM) loans.
Assumption Fee	Available on qualifying loans.	Up to \$1,800
Property Valuation	Fee charged if we are required to determine the condition and value of your home; may be in the form of a Broker Price Opinion, Automated Value Model (AVM), Appraisal or other Valuation of Property.	Amount varies by location and type of valuation required. Contact us for a quote.
Credit Report	Fee Charges if we are required to obtain a credit report.	Up to \$25.60
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

Subordination Agreement	Preparation Fee	Up to \$250
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