

Residential Loan 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.	\$400.00- \$675.00, unless prohibited by state law
Assumption Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan.	\$0.00 - 1% of the UPB or \$250, whichever is greater.
Bankruptcy Fees and Costs Fees charged by local counsel as a result of a bankruptcy. Varies depending on the circumstances and is not always charged to the customer's loan.	\$0.00 to \$50,000.00
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.	\$95.00 to \$160.00, unless prohibited by state law
Foreclosure Attorney Fees Fees charged by local counsel as a result of a foreclosure. Varies depending on the circumstances and is not always charged to the customer's loan.	\$0.00 - \$50,000.00
Foreclosure Fees and Costs	\$0.00 to \$5,000.00
IVR Payment Fee Fee charged for payments made through our automated phone system.	\$0.00 - \$0.50, subject to state law requirements
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 \$50.00, or maximum permitted by state law
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.	\$0.00 - \$0.50, subject to state law requirements
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 - \$0.50, subject to state law requirements

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). These fees will vary depending on the circumstances and are not charged to the customer's loan if not permitted by contract or applicable law.
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For commercial loan fees please contact your representative.