



**Loan Servicing Schedule of Fees for
Residential Mortgages and Home Equity Loans**

Fee Name	Amount	Description
Mortgage and Closed End Home Equity Late Charge	2% of P&I payment due	Assessed when your mortgage or home equity payment is received after the expiration of any applicable grace period.
Home Equity Line of Credit Late Charge	2% of monthly billed amount	Assessed when your HELOC payment is received after the expiration of any applicable grace period.
Automatic Funds Transfer (AFT)	\$5.00	Assessed when a change or delete to an existing AFT is requested.
ACH Transfer Fee	\$20.00	Assessed when setting up a one-time or recurring ACH transfer to a loan.
Amortization Schedule	\$10.00	Assessed when an amortization schedule is requested after loan closing.
Coupon Book Replacement Fee	\$5.00	Assessed when a new coupon book must be ordered due to being lost.
Lien Release Letter Replacement	\$10	Assessed when a replacement lien release letter is requested.
HELOC Checks	Varies	Assessed when additional HELOC checks are ordered.
Duplicate Copy of Appraisal	\$10	Assessed when a duplicate copy of an appraisal is requested.
Copy of Loan Items	\$10	Assessed when copies of items supplied for a loan request are requested (Tax Returns, W-2s, etc.)
Stop Payment of HELOC Check	\$30.00	Assessed upon request of a stop payment on a HELOC check.
Term or Extension Modification Fee	\$250.00	Assessed when modifying the term of your mortgage.
Rate Modification Fee	\$750 - \$2,500	Assessed when modifying the rate of your mortgage, fee varies based on loan size.
Mortgage Satisfaction or Discharge	Varies*	Assessed by the County to release a lien on a property at the time of loan payoff. Fee varies by county, general \$40 - \$55.

*Fee paid to third party

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