

Fee Schedule (as of December 22, 2025)

The Fee Schedule provided below is a list of common fees and costs that may be incurred in connection with a mortgage loan. Actual fee amounts and costs are subject to change and vary depending on the applicable state law, agency guidelines, and/or your loan documents. Such fees may include, but are not limited, to court costs and attorney fees, to the extent permitted by the contract and applicable laws. These fees will vary with circumstances of the case and the nature of the work performed.

Fee Type	Fee Description	Yes/No	Amount Charged
Late Charge	A Late Charge is assessed when a payment is received after the due date and applicable grace period.	Yes	Generally, between 2% and 5% (of the principal and interest or net payment due) or a fixed charge between \$15 and \$30 that varies dependent upon the borrower's loan document terms, agency guidelines (Fannie Mae, Freddie Mac, USDA, FHA, VA) and applicable state law.
Non-Sufficient Funds (NSF), Returned Check or ACH Return Fee	An NSF, Returned Check or ACH Return Fee is assessed when a payment is returned by the borrower's financial institution unpaid. The borrower's financial institution may also assess a separate fee.	Yes	\$25, unless prohibited by state law
ACH Set Up Fee (Bi-Weekly or Monthly)	A fee to set up a reoccurring auto draft payment. A draft date is only available between the 1st and 16th of the month.	No	\$0
One-Time Fee for Payment Made Via Automated Phone System, Website or Mobile App	A fee when making a one-time payment through our Automated Phone System, Website or Mobile App	No	\$0
One-Time Fee for Payment Made Via Customer Service Representative	A fee when making a one-time payment through a Customer Service Representative	No	\$0
Debit Card Fee for Payment Made Via Automated Phone System, Website, Mobile, or Customer Service Representative	A fee for processing any payment using a debit card. This fee is in addition to any one-time payment fee that may be charged.	No	Currently unable to take debit card payments

Payoff Quote Fee	A fee charged to the borrower when requesting that a payoff quote be sent by fax or email	No	\$0
Private Mortgage Insurance (PMI) Termination Request Fee	A fee to evaluate a request to terminate PMI (does not include the property evaluation costs)	No	\$0
Document Request/Copy Fee	A fee for fulfilling a reasonable request for copies of documents related to the borrower's mortgage loan (Note, Deed of Trust/Mortgage, Amortization Schedule, Loan History, Duplicate 1098)	No	\$0
Document Recording Fee	A fee assessed by a municipality for recording a document (may include documentary and other taxes that are assessed on the transaction)	Yes	Actual cost of the recording (varies by state and county)
Overnight Priority Mail	Fee to send documentation through an overnight mail carrier	No	\$0
Subordination Fee	A fee for processing a request to subordinate an existing lien behind a new lien. Typically occurs when a second lien exists on the property and there is a request to refinance the first lien.	Yes	Up to \$300
Partial Release Fee	A fee to process a request to release a portion of the borrower's property mortgaged as collateral	Yes	Up to \$250
Recast Fee	A fee to process a request to modify the principal and interest payment amount using the current note and maturity date, generally following a large prepayment toward the principal	Yes	Up to \$500 as allowed by agency guidelines (Fannie Mae, Freddie Mac, USDA, FHA, VA)
Property Valuation – Broker Price Opinion (BPO) Fee	A fee paid to a licensed real estate broker to provide a property valuation. Cost may be higher if the property is non-confirming or located in a rural or remote location	Yes	Generally, not greater than \$200 as allowed by state law
Property Valuation – Appraisal Fee	A fee paid to a licensed real estate appraiser to provide a property valuation. Cost may be higher if the property is non-confirming or located in a rural or remote location	Yes	Up to \$1,500 as allowed by state law

Modification	A fee paid to modify the terms of the loan	No	\$0
Assumption Fee	A fee to process a request to change the individual(s) legally responsible for repayment of the mortgage loan	Yes	FHA Loans – up to \$1,800.00. VA Loans - Up to \$463 as permitted by VA. FNMA/FHLMC – up to \$900.00, as permitted by state law.

Loss Draft/Repair Inspection Fee	A fee to have a third party verify that repairs were completed to meet required standards	Yes	Actual cost, up to \$50
Title Search and Report Fee	The fee associated with a title search and report used by the trustee or foreclosure attorney	Yes	Up to \$750
Foreclosure Fees and Costs	The fees and costs associated with the foreclosure process	Yes	Generally, up to \$5,000
Bankruptcy Fees and Costs	The fees and costs associated with bankruptcy proceedings	Yes	Generally, up to \$2,500
Litigation Fees and Costs	The fees and costs associated with a lawsuit and subsequent proceedings	Yes	Varies depending on the circumstances and is not always charged to the customer's loan, such as if not permitted by the contract or applicable law.
Property Preservation Costs	The costs associated with the maintenance of vacant or abandoned properties to protect the property which may include, for example, lawn maintenance, debris removal and winterization	Yes	Varies and based on actual cost and agency guidelines (Fannie Mae, Freddie Mac, USDA, FHA, VA)
Property Photo Cost	The cost of photos to document property condition and/or that property preservation work was completed	Yes	Up to \$35 (per maintenance event)
Property Inspections Fee	The fee for an inspection to determine if the mortgaged property is occupied or vacant and is being maintained	Yes	Up to \$60 as allowed by agency guidelines (Fannie Mae, Freddie Mac, USDA, FHA, VA). Varies based on inspection type