

**NewRez FEE AND COST LIST**

**The following list provides general information on common non-state specific costs that could be associated with servicing your mortgage loan. It is not a complete list of all costs that could be assessed to such an account. This schedule is provided for informational purposes only.**

<b>Type of Fee</b>	<b>Description</b>	<b>From</b>	<b>To<sup>1</sup></b>
Late Charge Fee	Assessed for payments received after the due date and expiration of any applicable grace period		Up to 5% <sup>1</sup>
NSF or Returned Check Fee	Fee assessed when a payment is rejected by your bank upon second presentment	\$0	\$50 <sup>1</sup>
Prepayment Fee	A fee that may be required, based on your loan documents, if you prepay the loan		See Loan Documents <sup>2</sup>
Property Valuation Fee	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, appraisal, or other Valuation of Property	\$80	\$450
Property Inspection Fee	Fee charged if we are required to determine the condition of your property	\$0	\$50
Appraisal Fee	Fee charge to conduct an appraisal of fair market value based on an inspection of the interior and/or exterior of a property.	\$95	\$1,000
Property Preservation Fee	If the property is vacant and/or abandoned services may be provided to treat and prevent damages to the property per service needed	\$5	\$3,000
Field Visit Fee	Fee charged if we are required to send a field agent to deliver a notice and determine the occupancy status of the property	\$40	\$60
Partial Release Fee	Fee charged for preparing the documents to modify the outstanding lien on your property	\$0	\$250
Lien Release Fee	Fee charged at payoff for preparing the documents to release the lien on your property	\$0	\$100
Recording Fee	Fee charged by the county clerk to record a change or satisfaction of lien	\$0	\$100 <sup>3</sup>
Subordination Fee	Charge for making a lien on a property subject or junior to a priority lien	\$0	\$300
Breach Letter Fees	Fee charged to send letters because of a default on your loan	\$0	\$35
Bankruptcy Fees and Costs	Fee charged once a bankruptcy is filed, attorney costs may be incurred as part of the bankruptcy process per action needed	\$0	\$2,000
Litigation Fees and Costs	Fee charged as a result of litigating a claim against borrower	\$350	\$20,000
Attorney Fees and Costs	Fee charges to compensate attorney for services rendered	\$30	\$35,000

**The frequency of the costs will depend on how often services are requested or required, your payment status, and both investor and legal requirements.**

**The fees below will be imposed for services you request. You will be asked to agree to pay these charges at the time you request the service.**

<b>Type of Fee</b>	<b>Description</b>	<b>From</b>	<b>To<sup>1</sup></b>
Convenience Fee	Fee charged for making a payment by phone with an agent or over the internet	\$0	\$10
Loan Document Fee	Fee charged for documentation that is an over burdensome volume of document copy request for loan documents.	\$0	\$5 per doc
Deed of Trust Copy Fee	Fee charged for a copy of the Deed of Trust or Mortgage	\$0	\$8
Amortization Schedule	Fee charged for a copy of the Amortization Schedule. (Please note that we are unable to provide an amortization schedule on daily simple interest loans and option ARM loans)	\$0	\$10
Recasting Fee	Fee charged for recasting (or re-amortize) the loan after an additional sum of money to substantially reduce the UPB of the loan and lower the monthly payment	\$0	\$300
3 <sup>rd</sup> Party Verification Fee	Fee charged to provide a verification of mortgage to a third party	\$0	\$10
Title Search Fee	Fee charged as a result of performing a title search	\$125	\$300
Expedited Payoff Fee	An expedited payoff service fee is charged for receiving a written payoff demand by fax or other expedited means, if allowable by state law. Standard payoff statements via USPS standard mail will not incur a fee.	\$0	\$60
Expedited Document Fee	Charged when a document is prepared and sent via fax or certified mail to the borrower or an authorized third party.	\$0	\$10

<sup>1</sup>The maximum fee allowable varies according to state law and will not exceed state allowable limits.

<sup>2</sup>The prepayment fee, if applicable, is dictated by state law, is usually calculated based on a percentage of your loan amount, and can vary widely. Accordingly, a more accurate prepayment fee estimate can be found in your loan documents.

<sup>3</sup> Recording fees vary by state and county. NewRez will follow the fee schedule, adopted by the county and state you reside in, which applies to your loan.