



FEE SCHEDULE

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.

| Type of Fee | Description | From | To ¹ |
|---------------------------|---|---------------------------------|--------------------|
| Late Charge Fee | Assessed for payments received after the due date and expiration of any applicable grace period | Up to 5% ¹ | |
| NSF or Returned Check Fee | Fee assessed when a payment is rejected by your bank upon second presentment | \$0 | \$50 ¹ |
| Prepayment Fee | A fee that may be required, based on your loan documents, if you prepay the loan | See Loan Documents ² | |
| 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 the release or satisfaction of lien at payoff | \$0 | \$100 ³ |
| 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.

| Type of Fee | Description | From | To ¹ |
|--|---|-------|-----------------|
| Convenience Fee | Fee charged for making a payment by phone with an agent or over the internet | \$0 | \$20 |
| 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 rd 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 | \$150 |

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|---|--|-----|---------|
| Expedited Payoff Fee (All states except Hawaii) | 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 Payoff Fee (Hawaii only) | Payoff requests of any type will not incur a fee. | \$0 | \$0 |
| 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 |
| Assumption Fee | Fee charged for the processing of a loan assumption. | \$0 | \$2,000 |

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

²The 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.

³Recording fees vary by state and county. Shellpoint Mortgage Servicing will follow the fee schedule, adopted by the county and state you reside in, which applies to your loan.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is for informational purposes only. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.