

shellpoint®

Fee Schedule

Type of Fee	Description	Estimated Fee Amount
Late Charge Fee	Assessed for payments received after the due date and expiration of any applicable grace period.	Late Fees are based on loan documents and applicable state law
NSF or Returned Check Fee	Fee assessed when a payment is rejected by your bank upon second presentment.	\$0-\$50 as permitted by state law
Prepayment Fee	A fee that may be required, based on your loan documents, if you prepay the loan.	The prepayment fee is determined by your loan documents and applicable state and federal law.
Property Valuation Fee	Fee charged if we are required to determine the value of your home; may be in the form of a Broker Price Opinion, appraisal, or other Valuation of Property.	\$10-\$1000 will vary by state, investor guidelines and type of valuation
Property Inspection Fee	Fee charged if we are required to determine the condition of your property.	\$0-\$150 will vary by state, investor guidelines and type of inspection
Property Preservation Fee	If the property is vacant and/or abandoned services may be required to treat and prevent damages to the property per service needed.	Will vary by type of service, state, investor guidelines, loan documents and applicable law
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.	\$0-\$85 will vary by state, investor guidelines and as permitted by state law
Partial Release/Land Transaction/Trust Fee/CEMA/COOP	Fee charged for processing, evaluating and approving requests to release or modify collateral or assign/deliver to a new lender.	\$0-\$300 as permitted by state law
Lien Release Fee	Fee charged at payoff for preparing the documents or for Trustee services to release the lien on your property.	\$0-\$100 as permitted by state law
Recording Fee	Fee charged by the county clerk to record the release or satisfaction of lien at payoff.	\$0-\$600 will vary by state, county, document type and as permitted by state law
Subordination Fee	Charge for making a lien on a property subject or junior to a priority lien.	\$0-\$300 as permitted by state law
Litigation Fees and Costs	Fee charged as a result of litigating a claim against borrower.	As permitted by your loan documents, investor guidelines and applicable state and federal law



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Attorney Fees and Costs	Fee charges to compensate attorney for services rendered.	As permitted by your loan documents, investor guidelines and applicable state and federal law
Loan Document Fee	Fee charged for documentation that is an over burdensome volume of document copy request for loan documents.	\$0-\$5 per document
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 as permitted by state law
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.	\$75-\$350 will vary by state, investor guidelines, loan documents and applicable law
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 will vary by type of assumption, state, investor guidelines, loan documents and applicable law
Maturity Extension Fee	Fee charged for extending maturity date per client direction.	Fee charged for extending maturity date per client direction.
HELOC Maintenance Fee	Fee charged as an annual or periodic fee for costs associated with maintain a home equity line of credit.	Fees are based on loan documents and applicable state law.

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

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.