



Loan Servicing Schedule of Fees for Residential Mortgages & HELOCs

Fee Name	Amount	Description
Uncollected Funds	No Charge	No fee assessed.
Payoff Letters / Statements	No Charge	No fee assessed.
Payment History	No Charge	No fee assessed.
Income Wire Transfer Fee	No Charge	No fee assessed.
ACH Loan Payment	No Charge	No fee assessed.
Non-Sufficient Funds (NSF)	No Charge	No fee assessed.
HELOC Credit Line Exceeded	No Charge	No fee assessed.
Assignment of Mortgage	1% of mortgage balance	Assessed when a mortgage held by a customer or another bank is used as collateral and assigned to the Bank.
Mortgage Late Charge	2% of P&I payment due	Assessed when your mortgage payment is received after the expiration of any applicable grace period.
Coupon Book Replacement Fee	\$5.00	Assessed when a new coupon book must be ordered due to being lost.
HELOC Checks	\$27.00	Assessed when additional HELOC checks are ordered.
Outgoing Wire Transfer Fee	\$30.00	Assessed upon request of payment from HELOC.
Stop Payment of HELOC Check	\$35.00	Assessed upon request of a stop payment on a HELOC check.
Loan Payment via Credit Card	\$50.00	Assessed when making a loan payment with a credit card.
Forbearance Agreement	\$250.00	Assessed upon a Forbearance Agreement.
Partial Release of Mortgaged Premises or Borrower	\$500.00	Assessed when a partial release of a mortgaged premises or borrower is completed.
Term or Extension Modification Fee	\$500.00	Assessed when modifying the term or request of extension to your mortgage.
Mortgage Assumption Fee	\$500.00 + 1% of outstanding principal balance	Assessed when a mortgage assumption is completed.
Rate Modification Fee	\$500.00 + 1% of outstanding principal balance	Assessed when modifying the rate of your mortgage.
Real Estate Appraisal	Varies*	Assessed when an appraisal is ordered to determine the value of your property.
Recording Fees	Varies*	Assessed by the County Clerk of the County in which the documents are being recorded.
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.

*Fee paid to third-party
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