

Loan Administration Common Fees and Costs

This schedule provides general information on common specific costs that could be associated with the servicing of your mortgage loan(s). It is not a complete list of all costs that could be assessed to your mortgage loan(s). This schedule is provided for informational purposes only and are subject to change without notice.

The frequency of the assessment of these costs will depend on how often the stated services are requested or required, your payment status, and any legal requirements.

TYPE	DESCRIPTION	AMOUNT CHARGED
Copy document from file	A fee for the copying of any document from the original file.	\$.10 per page
Demand Fee	A fee for processing the payoff statement.	\$30.00
Duplicate 1098	A fee for the preparation of a prior year's 1098 form, if available.	\$5.00 per occurrence
Duplicate 1099 (A, C, INT, or MISC)	A fee for the preparation of a prior year's 1099 form, if available.	\$5.00 per occurrence
Expedited Payoff fee	A fee for processing a payoff out of the order it was received. NOTE: Title companies, escrow companies, closing agents, or similar individuals requesting expedited payoffs must include a signed specific borrower authorization which has the amount of the fee in the text of the authorization, otherwise it will be handled as a regular payoff. Expedited payoffs requests must be sent via fax to 916.326.6422.	\$50.00
Loan History, subordinates	A fee for providing a copy of payment transaction. Histories are available free online.	\$.10 per page, if available
Name Change	A fee for changing a name of a current borrower as the result of marriage, divorce, or other legal change.	No Charge
NSF fee, each occurrence of processing	A charge for a check returned by your financial institution for a closed account, an account that did not have sufficient funds, or any other reason to dis-honor the submitted check.	\$35.00
Partial Release	A fee to process a partial release of the property being used as collateral for the loan.	\$350.00 plus out of pocket expenses
Reconveyance fee, subordinate loan	A fee for submitting a Deed of Reconveyance for a subordinate loan to the county recorder once a loan is paid in full. This does not include any additional county recording fees.	\$45.00
Recording fee	A fee charged by a county recorder for recording any legal document, especially documents affecting real estate loans.	Actual Cost
Resubordination agreement	A fee charged for processing an agreement to resubordinate for a refinance.	\$400.00
Subordination agreement	A fee for processing an agreement to subordinate any loan to a loan modification.	\$150.00
Verification of mortgage	A fee for processing a Verification of Mortgage requested by the borrower or their authorized agent.	\$25.00 per occurrence
Zero Demand fee	A fee for creating a letter confirming that a loan has been paid in full even if the Deed of Reconveyance is not currently on record in the county of record.	\$25.00 per occurrence

