



This schedule provides general information on common fees and costs that could be associated with a mortgage loan account. It is not a complete list of all fees and costs. Whether or not the fees and costs can be assessed to an account will vary based upon the loan agreement and applicable federal, state and local requirements. The frequency of the fees and costs depend on how often services are requested or required, your loan status, and both investor and legal requirements. Default costs follow contractual terms and federal, state, and local requirements, as well as investor and insurer guidelines, which often vary based upon account type, outstanding balance, account status as well as property location, size and condition.

Actual, reasonable foreclosure, repossession, default, and protective advance costs are passed on to the consumer as permitted by the contract and applicable federal and state laws and regulations. Such costs include, but are not limited to, taxes, lender-placed insurance, attorney's fees, court costs, appraisals, and inspections. Default and bankruptcy costs reflect the amount of the invoice paid to third party vendors for a service performed.

This schedule is provided for informational purposes only.

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## Mortgage Related Fees and Costs

### Servicer Fees

Servicer Fee

### Amount or Range

variable \$20 - \$40 or 30 bps

(Not charged to the Borrower)

Change of Plan Fee

\$20

Repair Set Aside Administrative Fee

Greater of 1.5% of amount disbursed for repairs or \$50

### Third Party Fees<sup>1, 2, 3, 4, 5, 9, 10, 11</sup>

### Amount or Range

Occupancy Inspections

\$20 - \$35

Occupancy Door Knock Inspections

\$79

Loss Draft Inspections

\$35 and up based on location and complexity

Repair Final Compliance Inspection

\$175 and up based on location and complexity

Property Inspections

\$20 - \$30

Appraisal

\$325 - \$550 average depending on type and area

- o *2 appraisals required – within 30 days of loan called due and payable; 15 days prior to foreclosure sale date*

Property Preservation

\$100 and up based on location and complexity of work

Release of Mortgage

\$0.00 – \$225.00 - amount varies by State

### DIL Fees and Costs (estimated)<sup>1, 12</sup>

### Amount or Range

Attorney Fees

\$400

Overnight Mailing Cost

\$50 (actual cost when required)

Recording Fees

\$100 (follow County recording fees)

Title Policy

\$500 approximate (varies based on UPB, State requirements)

### Bankruptcy Fees and Costs (estimated)<sup>1, 2, 6, 7, 8</sup>

### Amount or Range

Attorney Fees

Maximum \$1,175 - \$2,850 dependent upon Chapter filing

Attorney Costs

\$0 - \$2,000 per bankruptcy action

### Foreclosure Attorney Fees and Costs (estimated)<sup>1, 2, 6, 7, 8, 13</sup>

### Amount or Range

Foreclosure Attorney Fee

\$1,250 - \$2,975 (Agency/Investor Rules)

Foreclosure Costs

\$1,000 - \$2,000 (varies by State)

Title Report

\$225 - \$685 (varies by State)

Title Updates

\$65

Trustee Sale Guarantee Title Report

\$500 (based on UPB and ordered as full or limited)

Preparation of Assignment

\$125



Recording of Substitution of Trustee	\$20 (follow County recorder fees)
Foreclosure Filing Cost	\$315 (varies by State)
Service of Process	\$75 - \$200
Recording of Notice of Default	\$28 (follow County recorder fees)
Recording of Notice of Sale	\$28 (follow County recorder fees)
Mailing- Regular	\$0.55 per letter (State required mailings)
Mailing- Certified	\$3.60 per letter (State required mailings)
Publication	\$600 - \$2,000 (varies by publisher)
Posting of Notice of Sale	\$125.00
Recording of Trustee's Deed Upon Sale	\$24.00 (follow County recorder fees)
Sheriff Fees	Varies by State and/or local law

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<sup>1</sup> Cost is based on the market price for such services in a particular state/locale.

<sup>2</sup> There may be an additional charge if the service is performed on a rush basis or ongoing maintenance is required.

<sup>3</sup> Cost may exceed the stated range under extraordinary situations including, but not limited to, nonconforming properties, beach, canyon, rural and remote locations atypical large gross living areas and over-improvements.

<sup>4</sup> Vendor service fees, typically referred to as trip charges, may be assessed in conjunction with a service if the third party performing the service is unable to gain access to the property (e.g. third party contracted to perform lawn maintenance could not gain access to a property located within a gated community).

<sup>5</sup> Costs may vary depending on local ordinances.

<sup>6</sup> Cost represents the actual amount charged by the attorney or trustee for work performed. Attorney/trustee costs can vary based on the amount of time spent or the issues raised during the process, among other factors. This does not include related costs including, but not limited to, filing fees, court costs, or other administrative or direct pass thru expenses which may be assessed by the courts. Depending on the circumstances—including the jurisdiction, local practice, the legal rates in the location, the character of the proceeding and whether the matter is contested and the course of any bankruptcy proceeding, multiple filings or objections to plans, among other factors, costs could exceed the stated range.

<sup>7</sup> Process server costs vary based on several factors, including the number of parties that must be served and the difficulty of achieving service (e.g. the cost may be higher if a party is avoiding service, is difficult to locate, or is distant from the forum).

<sup>8</sup> Publication/posting costs vary based on the publication method used and/or selected that may be required to meet local or legal requirements, among other factors.

<sup>9</sup> The amount for these costs varies widely and is dependent on many factors, including the nature and extent of the work performed or services provided, the location of the property, size of the residence, character of the infestation or contamination.

<sup>10</sup> Costs may exceed the stated range under extraordinary situations including, but not limited to, emergency services, large lots, extensive landscaping, the size or condition of the systems and location, the amount of personal property or condition of the property and location, the character or extent of any damage, local ordinances, or the term during which the property remains subject to default.

<sup>11</sup> Utility costs are passed through based on actual utility company billing. Depending on the circumstances – such as the billing rates or consumption rate – the charges can vary widely.

<sup>12</sup> DIL fees and costs are added to the loan whether the DIL is completed or not completed. The total amount of DIL fees and costs will also depend upon how much progress has been made in the DIL process. Importantly, a borrower is not responsible to pay any DIL fees and costs when a DIL is successfully completed.

<sup>13</sup> A sheriff's fee related to a foreclosure sale may be incurred in some states with judicial proceedings. Those fees vary by state and/or local law.