

VIRGIN ISLANDS FEE SCHEDULE

RESIDENTIAL MORTGAGE SERVICING

NOTE: This list includes routine fees that may be incurred or charged by PHH Mortgage Services, and all of its domestic and international affiliates, or its service providers, but is not inclusive of all fees and costs that may be incurred for services rendered on an account. Additional fees could be charged for services not listed below. All fees are subject to change without notice and may not be applicable in all states, on all types of loans, or on certain loan classifications or situations.

FEE	AMOUNT	DESCRIPTION
DOCUMENT RELATED FEES		
Amortization Schedule Fee	\$0.00	We do not charge a fee to provide a copy of an amortization schedule.
Document Copy Fee	\$0.00	We do not charge a fee to provide additional copies of loan documents to be mailed to the property address.
Certified Mail Fee	Up to \$15.00	If the loan becomes delinquent, this fee may be charged to send the required notices via certified mail.
Duplicate Statement Fee	\$0.00	We do not charge a fee to provide duplicate copies of Monthly Account Statements.
Fax Fee	\$0.00	We do not charge a fee for sending documents via facsimile.
Payment History Fee	\$0.00	We do not charge a fee for a payment history to be mailed to the property address.
Verification of Mortgage Fee	\$0.00	We do not charge a fee for preparation of a verification of mortgage.
MODIFICATION RELATED FEES		
Assumption Fee	Up to \$900.00	This fee is charged for the preparation of an agreement for a third party to assume the liability under an existing note secured by a mortgage or deed of trust.
Modification Fee	\$0.00	We do not charge a fee for a mortgage modification.
Subordination Fee	\$0.00	We do not charge a fee for preparation and processing of documents necessary to complete the subordination.
Recast Fee	\$0.00	We do not charge a recast fee.
PAYMENT RELATED FEES		
Agent Payment Fee	Up to \$17.50	This fee is charged when a borrower requests that a Customer Service associate process a phone payment on the account.
Automated Phone Payment Fee	Up to \$7.50	This fee is charged for phone payments made using an automated Interactive Self Service

		application.
Online Payment Fee	Up to \$7.50 (if not enrolled in Paperless Statements) FREE (if enrolled in Paperless Statements)	This fee is charged for payments made online to make an electronic debit payment directly from your account.
Late Payment Fee	Late fees are calculated according to the terms of the Note and applicable law.	This fee is charged when a scheduled payment is not received by the due date or within the courtesy period defined in the Note. This fee is calculated as a percentage of the payment due, delinquent payment due or flat fee. Review your loan documents to determine the specific Late Charge requirements that apply to the loan.
Prepayment Penalty	Prepayment Penalties are calculated according to the terms of the Note. Not all loans include a prepayment penalty.	We charge this fee when the loan is partially or fully prepaid, depending on the terms in the Note. Usually, prepayment penalties are calculated based on a percentage of the principal balance being prepaid and are limited to prepayments made in the early years of the loan. Review your loan documents to determine whether there is a prepayment penalty and how it is calculated.
Non -Sufficient Funds (NSF) Fee	\$0.00	We do not charge a fee for any payment that is returned due to insufficient available funds, stopped payment, incorrect endorsement, etc.
PAYOFF RELATED FEES		
Recording Cost Fee	Fee Determined by County	Cost of filing instruments affecting title to real property into a book of public records. A lender requires that a deed of trust or a mortgage and certain related documentation be recorded to evidence the debt secured by the property. The Recording Cost Fee may be restricted by state or local law, dependent on the document type. The fee is assessed in accordance with all state and local law.
Lien Release Prep Fee (Satisfaction)	-	Assessed when a loan is Paid in Full (PIF) for cost incurred to prepare the mortgage satisfaction docs.
Partial Release Fee	\$0.00	We do not charge a fee for partial release.

Payoff Quote Fee (Residential)	Up to \$30.00	A payoff quote (also known as a payoff demand or a payoff statement) is a written statement that gives an itemized list of the total amount due to satisfy a mortgage loan as of a specific date. This fee is charged upon receipt of a request for a payoff quote.
Payoff Quote Fee (Commercial)	\$50.00	A payoff quote (also known as a payoff demand or a payoff statement) is a written statement that gives an itemized list of the total amount due to satisfy a mortgage loan as of a specific date. This fee is charged upon receipt of a request for a payoff quote.
Payoff Wire Fee	-	This fee is assessed when a loan is Paid in Full (PIF) via a wire.
DEFAULT RELATED FEES		
Bankruptcy Fee ⁶	Up to \$3,400.00	Once a bankruptcy proceeding is initiated, these fees may be charged for expenses and court costs incurred as part of the bankruptcy process. Fees are subject to investor guidelines
Foreclosure Attorney/Trustee Costs Fee ⁶	Typically, up to \$15,000.00	If the loan becomes delinquent and foreclosure is initiated, these fees and costs may be charged for expenses and court costs incurred to complete the legal requirements associated with a foreclosure action.
Foreclosure Mailing Fee	Up to \$1,000.00	If the loan becomes delinquent and foreclosure is initiated, these fees and costs may be charged for expenses incurred for mailing legally required notices to interested parties.
THIRD PARTY FEES		
Automated Valuation Model (AVM) Fee ^{1, 2, 5}	\$0.00	We do not charge an Automated Valuation Model Fee.
Broker Price Opinion (BPO) Fee ^{1, 2, 3, 5}	\$0.00	We do not charge a Broker Price Opinion Fee.
Full Appraisal Fee ^{1, 2, 3, 5}	\$0.00	We do not charge a Full Appraisal Fee.
Capping Gas, Water, Sewer, Electrical Fee ^{1, 2, 3, 10}	Up to \$50.00 per line	If the property is vacant and/or abandoned, water, sewer lines and/or exposed electrical wires may be capped.
Cleaning Fee ^{1, 2, 3, 10}	Up to \$600.00	If the property is vacant and/or abandoned, contractors may be retained to provide cleaning services to address any Health and/or Safety issues. Services may include but not be limited to general cleaning, and cleaning refrigerators, stand-alone freezers and toilets.

Damage Repairs Fee 1,2,3,5,10	Up to \$10,000.00	If the property is vacant and/or abandoned, contractors may be retained to conduct repairs to address and fix identified damages to a property or otherwise take measures to prevent further damage from occurring.
Debris, Personal Property or Vehicle Removal Fee ^{1,2,3,10}	Up to \$10,000.00	If the property is vacant and/or abandoned. Contractors may be retained to remove debris. Services may include but are not limited to the removal of hazardous or non-hazardous material, trash or personal property left behind (including non-functioning appliances, abandoned automobiles, boats, motorcycles, recreational vehicles and trailers or personal property).
Extermination & Pest Control Services, Termite Inspections and/or treatment Fee. ^{1, 2, 3, 9, 10}	Up to \$1,000.00	If the property is vacant and/or abandoned, fumigation by a professional extermination company may be coordinated. Services may include but are not limited to removal of vermin or other animals, termite inspection and / or treatment.
Occupancy Inspection Fee ^{1, 2}	Up to \$75.00	Occupancy inspections are performed to determine if the property is occupied/vacant and appropriately maintained. This includes drive-by, door knock, etc.
Preservation Inspection Fee ^{1, 2, 3, 5, 10}	Up to \$5,000.00	Preservation Inspections are performed to verify the property condition in accordance with local/state ordinances/building codes. Inspection types included but not limited to, roof, termite, plumbing, structural, etc. as performed by specialized inspectors.
Property Registration Fee ¹²	Up to \$7,500.00	The fee is charged to register a property with the municipality/county/city/state based on the various requirements/ordinances
Lawn Care/Snow Removal Fee ^{1, 2, 3, 5, 10}	Up to \$550.00	If the property is vacant and/or abandoned, contractors may be retained to perform lawn care or snow removal. Services may include periodically watering, trimming shrubs and/or cutting the grass. Snow removal may include removing snow from the entry walk, porch and/or driveway.
Mold Remediation or Treatment Fee 1, 2, 3, 5, 9, 10	Up to \$10,000.00	Services may be provided to treat or remediate mold or mold related damage in an attempt to prevent further damage and/or deterioration of the property. Molds, fungus, mildew, and similar organisms ("Mold Conditions") may exist in the Property of which the Servicer is unaware and has no actual knowledge. No representation or warranty is made in regard to the effectiveness of

		any treatment or remediation action which may be taken.
Plumbing, Electrical, Heating & Cooling System Maintenance & Repair Fee ^{1, 2, 3, 5, 10}	Up to \$ 1,500.00	If the property is vacant and/or abandoned, we may have contractors repair and/or maintain the systems on the property including the plumbing, electrical, heating & cooling systems.
Process Server Fee ⁷	Up to \$1,420.00	We may have a process server who notifies all parties of interest of legal action in accordance with appropriate legal standards.
Publication / Posting Fee ⁸	Up to \$3,000.00	Costs associated with advertising or publishing the notice of a foreclosure sale.
Securing In-Ground and Above Ground Pools, Spas, Jacuzzis and Hot Tubs Fee ^{1, 2, 3, 5, 10}	Up To \$2,500.00	If the property is discovered to be vacant and / or abandoned, contractors may secure pools, spas, Jacuzzis and/or hot tubs. Services may include but are not limited to securing, covering, draining, disassembling, chlorinating and/or boarding.
Securing the Property Fee ^{1, 2, 3, 5, 10}	Up to \$2,500.00	If the property is discovered to be vacant and / or abandoned, contractors may be hired to secure the property. Services may include, but are not limited to, an initial secure of the property and, re-keying locks, securing doors; installing slide bolts, locks, barrel bolts, deadbolts and padlocks; installing security doors with padlocks; and/or boarding or bracing garage doors or windows.
Title Costs Fee ^{1, 2, 11}	Up To \$2,000.00	Title Costs can include (1) fee for title report, utilized by the trustee or foreclosure attorney, (2) a fee for the title search or abstract of title, and (3) a continuation of title report fee for the foreclosure attorney / trustee to use as a basis for securitizing title and to identify persons with an interest in the property.
Utilities Fee ⁴	Up to \$2,300.00	If the property is vacant and/or abandoned, water, electric and/or gas utility payments may be paid directly to the utility company and charged against the loan for the same amount.
Winterize / De-winterize Fee ^{1, 2, 3, 10}	Up to \$400.00	If the property is vacant and/or abandoned, steps may be taken to protect the property from winter elements. Services may include but are not limited to, draining plumbing and heating systems, maintaining water services to houses where a community water service is involved, and/or turning off water supply to the property, etc. and may include the use of air pressure and/or adding anti-freeze to prevent freeze-ups.

Footnotes:	
1.	The fee amount is based on the market price for such services in a particular state/locale.
2.	There may be an additional charge if the service is performed on a rush basis or if ongoing maintenance is required.
3.	The fee may exceed the state range under extraordinary situations including, but not limited to, nonconforming properties, proposed construction, beach, canyon, rural and remote locations, atypical large gross living areas and over-improvements.
4.	Utility fees are passed through based on actual utility company billing. Charges can vary widely depending on the circumstances, including the billing rates or consumption rate.
5.	Charges vary depending on local ordinances.
6.	<p>This category of costs and fees represents two types of charges: the actual cost charged by the attorney or trustee for work performed and related expenses, including but not limited to filing fees, court costs or other administrative or direct pass thru expenses, which may be assessed by the Courts.</p> <p>The costs charged for the worked performed can vary based on the amount of time spent or the issues raised during the process, among other factors.</p> <p>Costs could exceed the stated range depending on the circumstances, including but not limited to the jurisdiction, local practice, the legal rates in the location, the character of the proceeding, whether the matter is contested, the course of any bankruptcy or fore closure proceeding, multiple filings, and objections to plans.</p> <p>This is the typical fee range for handling a routine matter. Fees may exceed this range for multiple filings, contested matters, multiple interested parties, and otherwise non-routine matters. Actual fees will be based on market rates, actual time spent on the matter, and issues raised during the process</p> <p>The cost range reflects the actual market price for services rendered, and may exceed this range for multiple filings, contested matters, multiple interested parties, and otherwise non-routine matters.</p>
7.	Process server fees vary based on several factors including the number of parties that must be served and the difficulty of achieving service (e.g., the fee may be higher if a party is avoiding service, is difficult to locate or distant from the forum).
8.	Publication/posting fees vary based on the publication method used, which may be set by local or legal requirements, among other factors. In certain cases, the actual publication cost may exceed the stated range based on local publication rates, publication requirements, and length of required advertisement.
9.	The amount for these costs varies widely and is dependent on many factors, including but not limited to the nature and extent of the work performed or services provided, the location of the property, size of the residence, and character of the infestation or contamination.
10.	The fee may exceed the stated range under extraordinary situations including but not limited to, emergency services, large lots, extensive landscaping, non-standard size, condition, or damage of the systems, property, or location involved, the amount of personal property, local ordinances, or the term during which the property remains subject to default.
11.	In certain cases, the actual title cost may exceed the stated range based on the number of properties, amount insured, number of searches required, and otherwise non-routine matters.
12.	Charges vary depending on local ordinances and municipality or county requirements.

- The frequency of the charges will depend on how often services are requested or required, the payment status and both investor and legal requirements.
- Default fees and costs follow state and local requirements as well as investor and insurer guidelines, which often vary based on loan type, outstanding balance, payment status as well as property location, size and condition.
- Default and Bankruptcy fees reflect the amount of the invoice paid to third party vendors (including, in some cases, affiliates) for a service performed.
- Sales tax will be charged to the borrowers as per the state requirements on the eligible services.