

## WEST VIRGINIA FEE SCHEDULE

### RESIDENTIAL MORTGAGE SERVICING

These fees are subject to applicable law, investor guidelines and the terms of the loan, and may change. This list is provided for informational purposes and is not inclusive of all fees and costs that may be incurred for services rendered on an account. *To view our state level fee listing, click [here](#).*

FEE	AMOUNT	DESCRIPTION
<b>GENERAL FEES</b>		
Amortization Schedule Fee	\$0.00	We do not charge a fee to provide a copy of an amortization schedule.
Assumption Fee	Up to \$1200.00	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.
Document Copy or Duplicate Statement Fee	\$0.00	We do not charge a fee to provide additional copies of loan documents or statements.
Lien Release Prep Fee (Satisfaction)	\$0.00	We do not charge a fee when a loan is paid in full to prepare the mortgage satisfaction documents.
Loan Counseling / Modification Fee	\$0.00	We do not charge a fee for loan counseling or a mortgage modification.
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.
Partial Release Fee	\$0.00	We do not charge a fee for a partial release of liability.
Payoff Quote Fee	\$0.00 (Residential) Up to \$50.00 (Commercial loan properties)	This fee is charged upon receipt of a request for a payoff quote. 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.
Payoff Wire Fee	\$0.00	We do not charge a fee when a loan is Paid in Full via a wire.
Recast Fee	\$0.00	We do not charge a fee when the payment amount is recalculated (or recast) typically after making a large one-time payment towards the principal balance.
Recording Fee	Fee Determined by County	Based on state or local law, cost of filing instruments affecting title to real property into a book of public records.
Subordination Fee	\$0.00	We do not charge a fee for preparation and processing of documents necessary to complete the subordination.

Verification of Mortgage Fee	\$0.00	We do not charge a fee for preparation of a verification of mortgage.
Payment Fee(s): <ul style="list-style-type: none"> <li>• Online</li> <li>• Automated Phone</li> <li>• Agent Assisted</li> </ul>	<ul style="list-style-type: none"> <li>• \$0.00</li> <li>• \$0.00</li> <li>• \$0.00</li> </ul>	<ul style="list-style-type: none"> <li>• We do not charge an Online Payment Fee.</li> <li>• We do not charge an Automated Phone Payment Fee.</li> <li>• We do not charge an Agent Payment Fee.</li> </ul>
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 and may be a percentage of the payment due, delinquent payment due or flat fee.
Payment History Fee	\$0.00	We do not charge a fee for a payment history.
Property Valuation Fee(s): <ul style="list-style-type: none"> <li>• Automated Valuation Model (AVM)</li> <li>• Broker Price Opinion (BPO)</li> <li>• Full Appraisal</li> </ul> <p><b>Note:</b> Fees vary based on market and locale/state pricing and ordinances. There may be additional cost for rush requests. Fee may exceed the range for unique property or loan types.</p>	<ul style="list-style-type: none"> <li>• \$0.00</li> <li>• \$0.00</li> <li>• \$0.00</li> </ul>	<ul style="list-style-type: none"> <li>• We do not charge the AVM fee to cover the cost of obtaining the estimated market value of the property by using statistical data pertaining to the area where the property is located.</li> <li>• We do not charge a BPO fee when the value of the property is obtained by hiring brokers or other qualified individuals to provide an estimate of the market value of the property.</li> <li>• We do not charge a fee for an appraisal when an appraiser must provide an estimate of the fair market value based on an inspection of the interior and/or exterior of the property.</li> </ul>
<b>DEFAULT RELATED FEES</b>		
Bankruptcy Fee	\$0.00	We do not charge a fee for expenses and court costs incurred if a bankruptcy proceeding has been initiated by a customer, as part of the bankruptcy

		process. Fees are subject to investor guidelines
Certified Mail Fee	\$0.00	We do not charge a fee to send the required notices via certified mail.
Foreclosure Attorney/Trustee Costs Fee	\$0.00	We do not charge a fee for expenses and court costs incurred to complete the legal requirements associated with a foreclosure action.
Property Preservation Fee(s)	\$0.00	Charges will be assessed to the account if, when the property is vacant and/or abandoned, contractors or other service personnel are retained to maintain, conduct repairs to address and fix identified damages to a property or otherwise take measures to prevent further damage from occurring.
Occupancy Inspection Fee	\$0.00	We do not charge a fee once a loan reaches a certain stage of delinquency if visits to the property are required to determine if the property is occupied/vacant and appropriately maintained. This includes drive-by, door knock, etc.