

FEE SCHEDULE

The following is a list of fees and charges that, subject to applicable law, or the documents evidencing your mortgage account, may be imposed in connection with the servicing of your account. Please note that the fees listed below are subject to change from time to time.

Fee	Amount	Description
Late Fee	Refer to loan documents	Fee charged for failure to make a regular monthly payment on time. State law may dictate the fee amount.
NSF or Dishonored Check Fee	Up to \$25.00	Fee charged when a payment by check is returned as not paid by your bank because of insufficient funds in the checking account.
Interest on Advance	Generally, calculated at the interest rate under the note.	Interest that we may be permitted to charge under the loan documents for amounts that we may be required to pay on your behalf, for example, taxes, insurance and foreclosure-related costs and expenses.
Prepayment Fee	Please refer to loan documents	Your loan documents may require you to pay an additional fee if you pay off your loan early.
Property Inspection	\$30.00 - \$45.00	Fee charged if you are in default and we can not make contact with you to determine the condition of the property.
Broker Price Opinion (BPO)	\$89.00 - \$195.00	Fee charged for determining the value and condition of the property when loan payments are past due.
Appraisal Fees	\$195.00 - \$450.00	Fee charged for appraisal used to determine the value and condition of the property.
Recording Fee	Based on county/town schedule	Fee charged by the relevant county/town for recording the release/satisfaction.
Release Fee	Up to \$45.00	Fee paid to a third party charged at payoff for preparing the release of mortgage.
Foreclosure Attorney Fees and Costs	This fee and cost will vary	Fees and costs associated with protection of collateral. Foreclosure attorney fees and costs will vary by filing type and are limited to the actual fees and costs.
Bankruptcy Attorney Fees and Costs	This fee and cost will vary	Fees and costs associated with preserving obligation. Bankruptcy attorney fees and costs will vary by bankruptcy Chapter type and are limited to actual fees and costs.
Property Preservation Costs	This fee will vary	Fees required to preserve the property. Will vary according to each situation and required expenses.

The fees shown below will be imposed for services that you request. You will be asked to agree to pay these charges at the time you request the service.

Fee	Amount	Description
Payment via Website, Mobile App, or Automated Phone System	Up to \$5.00	Fee charged for making a payment on the SPS website, Mobile App, or using the Automated Phone System (also known as EZ Pay)
Check by Phone with a live agent	Up to \$15.00	Fee charged for making a payment by phone with a live agent (also known as EZ Pay)
Express Mail Fee	Actual Charge Incurred	Actual charge from delivery service provider (such as UPS or FedEx) for expedited delivery of documents.

This Fee Schedule does not contain all fees that may be charged for services rendered. Please note that Select Portfolio Servicing, Inc. may utilize an affiliated company to perform services related to your mortgage account and that Select Portfolio Servicing, Inc. and/or the affiliated company may receive financial benefit as a result of such relationship.

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