

U.S. Bank Applicable Mortgage Servicing Fees

Fees	Description	Account Charged
Check by Phone Fee	We assess this fee when the borrower makes a payment by telephone via live representative or self-service Interactive Voice Response system.	\$0 min - \$11 max
Late Payment Fee	We assess this fee when your payment is not received within the time that is specified in your loan agreement for assessment of a late payment charge.	Varies from state to state, and is based on terms of transaction agreement. Fee amount may be determined by a percentage of the overdue amount of principal, interest, taxes and insurance, or of the principal and interest amount, loan product type, or a flat fee amount.
Non-insufficient Funds (NSF) Fee	We assess this fee when a payment is rejected by your financial institution for any reason (such as insufficient funds in the account, account closed, etc.).	Varies from state to state. \$10 min - \$25 max
Qualifying & Non-Qualifying Assumption Fee	U.S. Bank assesses this fee when your debt is assumed by another party when permitted according to your contract terms. We will underwrite, prepare and process all applicable documentation to process the Assumption.	Assumption fees vary based on investor. Qualifying Assumption Fee: \$300 min - \$900 max Credit Report Fee: \$28.34/person Employment Verification Fee: \$15.30 Non-Qualifying Assumption Fee: Trusts & VA Divorce: \$25 Successor in Interest Assumption Fees: VA - \$50 Fannie Mae - \$100 FHA - \$125
	Third Party Fees. In addition to the fee for our services, we may pass on to you associated charges such as flood certification, property valuation, titling costs, as well as any applicable attorney or notary fees. There may also be associated closing fees.	Fee amount will vary based on market price of Third Party services in the specified state/location.
Flood Determination Fee	Third Party Fees. We may pass on to you charges from vendors who will determine if property is in a High Risk Flood Zone. This determination is made at loan closing and collected from the borrower at closing.	Varies based on loan type and determination service required. \$0 min - \$8 max Rush request \$10
Lien Release/ Reconveyance Fee	We do not assess a fee for our services in connection with the release of a recorded lien.	\$0
	Third Party Fees. We may pass on to you the amount paid for recording charges assessed by the local land record offices or charges actually paid to third parties including trustee fees for lien release or reconveyance services.	Varies according to local government recording charges and any Third Party charges.



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Partial Lien Release Fee	We assess this fee once U.S. Bank approves a request to release a portion of the property secured on the debt.	Varies based on guarantor/investor. \$50 min - \$1,900 max
Loan Modification Fee	We assess this fee when an Adjustable Rate Mortgage (ARM) loan is converted to a fixed-rate loan. The fee charged is outlined in the Mortgage Note.	Fee amount will vary based on what is determined in the original Note.
Recast Modification Fee	We assess this fee when the borrower requests to apply a large principal reduction and have the remaining principal balance amortized over the remainder of the loan.	\$250
Escrow Waiver Fee	We assess this fee when the borrower's escrow account is removed from the account. The fee is only charged if the borrower received a discount at closing.	0.25% of current Unpaid Principal Balance to waive entire escrow 0.125% of current Unpaid Principal Balance to waive hazard insurance or taxes
Pay-off Special Delivery Fee	We assess this fee if a payoff quote is requested to be faxed. The fee is automatically included in the payoff quote.	Fee amount will vary by loan type, investor, and state allowable amounts. \$0 min - \$20 max
Subordination Fee	We assess this fee when a request is made by another lender to subordinate our lien position with theirs.	\$250 for closed-end mortgage external requests \$250 for HELOC external requests \$0 for internal requests
Excess Draw Fee	We assess this fee if the borrower exceeds the number of draws on a construction loan agreement.	\$50 per each excessive draw
Prepayment Penalty Fee	We assess this fee when a Home Equity Installment Loan (HEIL) is paid off within three years of loan closing; excludes non-qualified mortgages and higher-priced loans.	1% of original loan amount (\$500 max)
HELOC Annual Fee	We assess this fee as a cost to have the HELOC funds readily available to the borrower.	Fee amount will vary based on the county in which the collateral is located. \$0 min - \$90 max
HELOC Reconveyance Fee	We assess this fee when the property in certain states is reconveyed from the Deed of Trust after the borrower's account is paid off and terminated. Applicable states are California (CA), Idaho (ID), Nevada (NV), Oregon (OR), Utah (UT), and Washington (WA).	Fee amount varies by state. \$3 min - \$30 max
HELOC Overline Fee	We assess this fee when the borrower exceeds the credit line.	Calculation rules are determined by the contract/ Note.

U.S. Bank utilizes Third Party providers when servicing residential mortgage loans but remains fully responsible for its servicing obligations.

