



## Mortgage Servicing Fee Matrix

Fee or charge	Description	Amount
Late payment fee	When a payment is received after the time specified in your loan agreement.	Varies by state. Based on terms of agreement.  Fee amount may be determined by: <ul style="list-style-type: none"> <li>- Percentage of the overdue payment of principal, interest, taxes and insurance or of principal and interest</li> <li>- Loan product type</li> <li>- Flat fee amount</li> </ul>
Non-sufficient funds (NSF) fee	When a payment is rejected by your financial institution for any reason, including insufficient funds in the account or if the account is closed.	Varies by state, with a \$10 minimum and a \$25 maximum.
Qualifying and non-qualifying assumption fee	<p>When your debt is assumed by another party, and when it is permitted according to your contract terms, this fee covers the cost of underwriting, preparing, and processing documentation.</p> <p>Third-party fees: These fees may be charged for credit report, verifications, and other associated closing fees as applicable.</p>	<p><b>Qualifying assumption fees:</b></p> <ul style="list-style-type: none"> <li>- Assumption fee, varies by investor: \$300 minimum to \$1,800 maximum</li> <li>- VA locality fee, VA loans only: varies by location</li> <li>- VA funding fee, VA loans only: based on current unpaid balance</li> <li>- Credit report fee: \$63.40 per applicant</li> <li>- Employment verification fee: \$18.10 per order; 2 orders per applicant</li> <li>- Flood determination fee (if applicable): \$8</li> </ul> <p><b>Non-qualifying assumption fees:</b></p> <ul style="list-style-type: none"> <li>- Trusts, VA divorce, Add Name: \$25</li> <li>- Credit report fee (if applicable): \$63.40 per applicant</li> </ul> <p><b>Successor in interest assumption fees:</b></p> <ul style="list-style-type: none"> <li>- VA: \$50</li> <li>- Conventional: \$100</li> <li>- FHA: \$125</li> </ul>
Lien release/reconveyance fee	<p>There is no U.S. Bank fee to release recorded liens.</p> <p>Third-party fees: These may include recording charges assessed by the local land record offices or charges paid to third parties, including trustee fees for lien release or reconveyance service.</p>	<p>\$0</p> <p>Varies according to local government recording charges and any third-party charges</p>
Partial lien release fee	U.S. Bank will contact Single Source or Valuation Connect to request a current appraisal. They will contact you directly with details and fees.	Varies based on guarantor and investor  \$50 minimum to \$1,900 maximum

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Loan modification fee	When an Adjustable-Rate Mortgage (ARM) loan is converted to a fixed-rate loan.	Fee amount will vary based on what is determined and outlined in the original mortgage note.
Recast modification fee	When the borrower requests to apply a large principal reduction and have the remaining principal balance amortized over the remainder of the loan. The fee is not chargeable for bankruptcy or The Servicemembers Civil Relief Act (SCRA).	\$250
Escrow waiver fee	There is a monthly collection for escrow and payment of taxes and insurance (and other escrow items as applicable).  Customers may request waiving the escrow requirement, at origination or after, and there may be a waiver fee, based on risk assessment.	0.25% of current unpaid principal balance to waive entire escrow  0.125% of current unpaid principal balance to waive hazard insurance or taxes
Subordination 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
Pre-payment penalty (PPP) fee	Review the contract for any PPP fees.	Based on a percentage of the principal balance and the time between when the mortgage is paid off and the original loan payoff date.
Home equity line of credit (HELOC) annual fee	Annual fee assessed to allow HELOC funds to be readily available to the borrower.	Based on the county in which the collateral is located \$0 minimum to \$90 maximum
Home equity line of credit (HELOC) late fee	When a payment is not received within the time specified in your loan agreement.	Varies by state. Based on terms of agreement.  Fee amount may be determined by: <ul style="list-style-type: none"> <li>- Percentage of the overdue payment of principal, interest, taxes and insurance or of principal and interest</li> <li>- Loan product type</li> <li>- Flat fee amount</li> </ul>
Mortgage insurance (MI) waiver	Pass-through charge to complete your valuation process, whether a Broker Price Opinion or full appraisal.	Varies by vendor
Home equity line of credit (HELOC) prepayment fee	Fee charged when a HELOC is paid off within three years of loan closing. There is no fee for non-qualified mortgages or higher priced loans.	1% of original loan amount (\$500 maximum)