



Standard Residential Mortgage Loan Servicing Fee Schedule

Fee	Amount	Description
Mortgage Late Charge	2% of P&I Payment Due - Conventional Fixed and Adjustable 4% of P&I Payment Due - FHA and VA	This fee is assessed when your mortgage payment is received after your 15 day grace period has expired.
Property Tax Service Fee	\$83.00	A one time fee paid to CoreLogic Real Estate Tax Service for ongoing real estate tax monitoring.
Hazard/Flood Insurance Monitoring Fee	\$50.00	A one time fee paid to Lee & Mason for ongoing Hazard/Flood Insurance monitoring/reporting.
Subordination Fee (Optional)	\$250.00	If the lien position is to be subordinated (lowered in priority) in relation to another lien, this fee is charged to cover the preparation & processing of the necessary documentation.
PMI Early Removal / BPO Fee (Optional)	\$170.00	This is a one time fee paid to an outside appraiser when a Broker Price Opinion is needed to determine current loan-to-value for PMI insurance removal.
Partial Release of Mortgaged Premises (Optional)	\$500.00	A one time fee paid to AmeriCU Credit Union's attorney & appraiser for document preparation/recording relating to updating the Schedule A on a mortgaged premises.
Mortgage Modification Fee (Optional)	\$500.00 Rate Modification \$1,000.00 Rate/Term Modification	This is a one time fee paid to AmeriCU Credit Union for the preparation of the necessary paperwork to lower your rate/term without refinancing your mortgage.
Mortgage Recording Fee	Varies (By Loan Amount)	This fee is paid to the County Clerk of the county in which your mortgage document is being recorded.
Mortgage Satisfaction/Discharge	Varies	No AmeriCU Fee to prepare. However the County Clerk charges a fee which varies by county for the filing of your mortgage satisfaction to have the lien removed from your home.
3rd Party Reimbursement Charge	Varies (Home Equity Loan Products)	This is a one time charge paid at payoff to AmeriCU Credit Union as reimbursement for the costs incurred in the processing of your Home Equity Loan. This fee does not apply if the Home Equity is NOT paid off within 3 years of the note date.

This chart contains a list of common mortgage servicing fees but may not include all fees that may be charged for services rendered. Additional fees may be incurred if, for example, your loan becomes delinquent or is subject to litigation (for example, a foreclosure proceeding). Such fees may include, but are not limited to, court costs and attorney's fees. These fees may vary depending on the nature and complexity of the work performed and therefore are not disclosed on this fee schedule. Attorney's fees charged in connection with a foreclosure action shall be for work actually performed and not exceed reasonable and customary fees for such work.

