

FEE SCHEDULE

The following is a list of fees and charges that, subject to applicable law, or the documents evidencing your loan, may be imposed in connection with the servicing of your loan. 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.
NSF or Dishonored Check Fee	Up to \$30.00	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 which will state whether you agreed to a Prepayment Fee.	Your loan documents may require you to pay an additional fee if you pay off your loan early.
Property Inspection	\$11.35 This is a base fee that may increase depending on circumstances.	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 This is a base fee that may increase depending on circumstances.	Fee charged for determining the value and condition of the property when loan payments are past due.
Recording Fee	Based on county/town schedule	Fee charged by the relevant county/town for recording the release/satisfaction.
Release Fee	Up to \$32.00	Fee paid to a third party (which may be an affiliate) charged at payoff for preparing the release of mortgage.

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
Payoff Statement	Up to \$50.00 per request	Fee charged for preparing a quote of the amount needed to pay a loan in full.
Check by Phone	\$15.00	Fee charged for making a payment by phone or internet. (Also known as EZ Pay or Speed Pay Fee.)
Fax Fee	Up to \$10.00	Fee charged for faxing certain documents.
Loan Document Fee	Up to \$5.00	Fee charged for copies of the loan documents, including notes, deeds and mortgages.
History Fee	Up to \$15.00	Fee charged for a copy of the loan payment history.
Amortization Fee	Up to \$5.00	Fee charged for a copy of the loan amortization schedule.
Duplication 1098	\$5.00	Fee charged for providing additional copies of the borrower's IRS 1098 interest statement.
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 loan account and that Select Portfolio Servicing, Inc. and/or the affiliated company may receive financial benefit as a result of such relationship.