

Fee Description	Billing Statement Fee Description	Maximum Fee Amount Mortgage
ARM Conversion – fee charged to convert an adjustable rate loan to a fixed rate mortgage	Loan Conversion	As stated in loan documents
Assignment – transfer of ownership of a mortgage from M&T to a new lender as a result of a CEMA	Mortgage Assignment	\$500 Standard & FHA, \$1,250.00 New York City: Bronx, Brooklyn (Kings County), Manhattan (New York County), Queens, Staten Island (Richmond County)
Assumption – charge for paperwork involved in processing records for a new buyer assuming an existing loan	Assumption Fee	As stated in loan documents
Appraisal – amount paid to a third party to obtain an appraisal in order to determine the value of the property securing the mortgage	Recoverable Corporate Advance	Maximum between \$350 - \$550
Bankruptcy Fees and Advances – attorney fees and expenses associated with the handling of a bankruptcy, including but not limited to filing fees and hearing attendance. These costs may be incurred on cases where the mortgage payments are not past due.	Bankruptcy Atty Fee or Bankruptcy Fee of Bankruptcy Cost	Varies by state Law and bankruptcy action.
Converted Fees – fees transferred from previous mortgage servicer(s)	Pre MTB Unpaid Fees	Varies
Co-op (Sublease) Fee – fee to review and process co-op sublease at customer request	CO-OP (Sublease) Fee	\$100.00 per request
Copy Fees – fees to obtain copies of certain loan documents and duplicate statements	Document Copy Fee	Varies by state (\$0 - \$20) NY (\$0), FHA \$10.00
Duplicate Year-end Statement – (1098) – fee to obtain copy of 1098 statements	Duplicate IRS 1098	\$10.00 Standard \$5.00 FHA No Fee-State of NY
Fax Fee – fee to fax loan documents and duplicate statements at customer request	Fax Fee	\$20.00 Standard \$5.00 FHA \$10 - State of GA No Fee - State of NY
Federal Express Fee – fee to send information via Federal Express at customer request	Express Mail	\$25.00 per request
Foreclosure Costs and Fees - amounts charged by a third-party for services provided in conjunction with the handling of a foreclosure action, including but not limited to title review work, preparation of motions, process service of required documents and hearing attendance.	Foreclosure Cost or Foreclosure Atty Fee	Varies by Foreclosure Action
History Statement/Analysis – fee charged for associate to provide 12 months payment history or a copy of an Annual Escrow Disclosure Statement	History/Analysis	\$10.00 for each year requested / FHA: Current & previous year – No charge; \$5.00 for all other years
Homeowner Association Fees - amount charged by a third-party for services including but not limited to the maintenance and upkeep of common areas and the building.	HOA Fees	Varies by Association
Late Charge – assessed on payments received after the due date and after any grace period expiration	Late Charge	As Stated in loan documents Typically 2% to 4% of payment
Lien Release Fee (Commercial only)	Lein Fee	\$200.00 paid at payoff CA and Mass (\$0)
Loan Conversion – fees associated with a Principal & Interest Modification or Land Loan Extension	Loan Conversion	Principal & Interest Modifications are \$250.00. <u>Land Loan Extensions</u> 12 month extension \$1,200. 24 month extension \$1,600. 24 month extension with a 10% or more principal pay down is free.
Non – Sufficient Funds Payment (NSF) – assessed on payments that cannot be honored due to insufficient funds in the account which the payment was drawn	NSF/Return Check Fee	Varies by state (\$0 - \$30) NY (\$20)

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Portfolio Loan Modification – fee for a modification to the terms of the loan	Port Mod	\$250.00 Non-Refundable Fee <u>Applicable Portfolio Modification Fees:</u> Principal Balance Non-NYS NYS <=\$150,000 \$1,500 \$2,000 \$150,001 to \$300,000 \$2,000 \$2,250 \$300,001 to \$500,000 \$2,500 \$2,500 \$500,001 to \$650,000 \$3,000 \$3,000 \$650,001 to \$800,000 \$3,500 \$3,500 >\$800,000 \$4,000 \$4,000 *Coops: Flat fee of \$1,500 for non-employee
Partial Release – release of a portion of the mortgaged property	Partial Release Fee	\$500.00
Payoff Quote (Commercial only) – fee assessed for a payoff statement request	Payoff Quote (Commercial Only)	Varies based on loan type - \$0 - \$100
Pre-payment Fees (Commercial only) – A fee incurred for paying your loan in full prior to a specified date	Prepay Consideration (Commercial Only)	Only charged if set-forth in your loan documents
Property Inspection Fee – amount charged by outside firm for inspection of property, which is used to validate property condition and occupancy status	Property Inspection	Inspection fee varies by property location and type of inspection completed
Property Maintenance - Amount charged by a third-party for services including but not limited to securing a property (changing locks, boarding up), debris removal, property maintenance (winterizing, cutting grass, repairing, tarping roof leaks) and rehabilitation.	Property Maintenance	Varies by Event
Recording/Filing Fees – amount paid to the recorder’s office in order to make a document a matter of public record	Recording/Filing Fee	County Specific
Release of Liability – termination of the borrower’s obligation for payment of the mortgage	Release of Liability	Varies by loan type (\$300 - \$860)
Residential Payoff Quote Fax Fee	Fax Fee	Varies by state \$0 or \$5.00 NY = \$0
Subsequent Payoff Quote Fee – The 1st quote within a 12 month period is free. There may be a fee for additional quote requests	Subsequent Payoff Quote	Varies by state and loan type (\$0 or \$10) FHA \$10.00 after 2 statements NY = \$0
Subordination – to make a lien on a property subject or junior to a priority lien	Subordination Fee	\$250
Title Search – an expense paid to a third party for a detailed examination of the historical records concerning the property securing the debt	Recoverable Corporate Advance	Varies by State
Transfer of Title – process to approve transfer of ownership in property from one person to another	Transfer of Title	\$100
Trustee Sales Guarantee – a title report given to a foreclosure trustee to provide pertinent recorded information relating to the foreclosure process (required in some states; NY-not applicable)	Recoverable Corporate Advance	Varies by State
Property Valuation - amount charged by a third-party to provide an estimated value of the property	Property Valuation	Varies by Event
Verification of Mortgage – fee charged for associate to produce verification letter at customer request	MTG Verification	\$20.00 Standard No Fee - FHA

This chart contains a list of common servicing fees. You may incur additional fees if, for example, your loan becomes delinquent or is subject to litigation (e.g. condemnation proceeding). Such fees may include, but are not limited to, court costs and attorney fees. These fees will vary with the circumstances of the case and nature of the work performed.