

**Bank**

America's Most Convenient Bank®

Mortgage and Home Equity Servicing Fee Schedule

Mortgage and Home Equity Servicing Related Fees	Residential Mortgage	Home Equity Loans and Lines
<u>Annual Fee</u> Fee charged annually to the Home Equity Line of Credit after the first anniversary date of the account opening, and each anniversary date thereafter during the Draw Period of the HELOC.	N/A	Home Equity Lines of Credit—as stated in loan docs—typically \$50
<u>Appraisal Costs</u> Cost to obtain an appraisal for customer initiated release of PMI, partial release, easements, land swaps and default management.	Actual Costs (dependent upon applicable jurisdiction)	Actual Costs (dependent upon applicable jurisdiction)
<u>Bankruptcy Costs</u> Fees and costs charged that are paid by the servicer after a borrower files for bankruptcy. These include, but are not limited to, attorney fees for legal services performed and costs paid to a third party, such as a court clerk, or other entity, for necessary expenses related to the legal proceedings.	Actual Costs (dependent upon applicable jurisdiction)	Actual Costs (dependent upon applicable jurisdiction)
<u>Early Termination Fee</u> Fee assessed if the Home Equity Line of Credit is paid off and closed within 24 months of the date the account was opened.	N/A	Home Equity Lines of Credit—2% of outstanding balance up to a max of \$450
<u>Foreclosure Costs</u> Fees and costs charged that are paid by the servicer after a borrower defaults to bring legal action in order to take possession of the property secured by the loan according to the loan documents. These include, but are not limited to, attorney fees for legal services performed and costs paid to a third party, such as a court clerk, sheriff, title company, or other entity, for necessary expenses related to the legal proceedings.	Actual Costs (dependent upon applicable jurisdiction)	Actual Costs (dependent upon applicable jurisdiction)
<u>Late Charge</u> Fee charged when the borrower's loan payment is received after the expiration of any applicable grace period according to the loan documents.	As stated in loan documents—typically 2-6% of payment	As stated in loan documents Home Equity Loans & Lines—typically 5% of the minimum payment due with a max of \$10
<u>Mortgage Loan Assumption</u> Fee charged to collect and create the documents required to approve and process the addition of a borrower assuming liability under an existing qualifying loan.	1% of principal balance	N/A
<u>Partial Release/Easement (plus cost of appraisal)</u> Fee charged to collect and review the documents required to approve and process the release of a portion of the property secured by the loan.	\$300	\$300

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<u>Payment Modification due to Principal Reduction</u> Fee charged to review the loan in order to approve and process a principal reduction and recalculate the loan payment schedule based on the decreased principal amount.	\$100	\$35
<u>Property Inspections</u> After the loan is in default or notification is received that the property has not been maintained according to the loan documents, a cost is charged to inspect and document the physical condition and/or occupancy status of the property.	Standard Exterior Inspection—\$15.00 Standard Interior Inspection—\$20.00	Actual Costs (dependent upon property condition and mortgage type)
<u>Property Preservation</u> The loan is in default or notification is received that the property has not been maintained according to the loan documents, a cost is charged to secure and preserve the property and/or correct any conditions that may affect the property's value or cause harm to the surrounding community. This includes, but is not limited to, the installation of locks, winterization, lawn maintenance, and repairs.	Actual Costs (dependent upon applicable jurisdiction)	Actual Costs (dependent upon applicable jurisdiction)
<u>Stop Check Payment</u> Fee charged if stop payment is requested on a HELOC check.	N/A	\$25
<u>Subordination</u> Fee charged to collect and review the documents required to approve and process the priority status change of a loan to make it subject to (or in a junior lien position to) another loan as a result of, for example, a refinance of the first lien mortgage.	N/A	\$225
<u>Subordination Adjustments</u> Fee charged to adjust the original subordination request.	N/A	\$50
<u>Title Change / Estate Planning / Trust Transfer</u> Fee charged to collect and review the documents required to approve and process a transfer of ownership of the property.	\$150 plus actual costs	\$75 fee if Customer uses their attorney; \$150 if Customer requests TD attorney
<u>Line Reductions</u> Fee charged when Customer requests the home equity line amount be reduced.	N/A	\$35 plus recording fees (dependent upon applicable jurisdiction)
<u>Relocation of a Mobile Home</u> Fee charged if Customer requests to relocate mobile home.	N/A	\$100

All fees listed are standard mortgage loan servicing fees and certain conditions and exclusions may apply.

The fee schedule provides general information on regular costs common with servicing consumer residential mortgage loans. It is not a complete list of all costs that could be assessed to a mortgage loan account. If a mortgage loan becomes delinquent, the borrower files bankruptcy, or the property associated with the mortgage loan becomes subject to litigation, additional costs could be assessed to a mortgage loan account. Examples of additional fees could include, but are not limited to, court costs and attorneys' fees. Fees could vary based on the circumstances of a particular matter. This fee schedule is subject to change without prior notice.