

Citizens One Home Loans  
**Common Servicing Fees**

*Updated October 2017*

For your convenience, the table below contains general information about common non-state-specific fees that could be associated with your account.

Type	Description	Amount Charged
Late Fee	<p>Charged when the total amount of a scheduled mortgage loan payment is not received by the Lender (or the loan Servicer) by the payment due date; or is not received within a certain number of days (commonly referred to as the “grace period”) after the payment due date.</p> <p>Typically, the payment due date is the first calendar day of each month and the “grace period” can range from 0 - 15 calendar days.</p>	Late fees are calculated according to the terms of the loan. Note: this is a percentage of the payment due, delinquent payment due, or a flat fee.
NSF Fee (Also known as returned payment or returned check fee)	Charged when your mortgage payment is made from a closed account or an account that doesn't have adequate funds and the financial institution does not honor the payment.	\$0 - \$20, varies by state
One-Time Payment (Automated Phone System)	Phone payment through the automated phone system.	\$12.50
One-Time Payment (Agent)	Phone payment through a live agent.	\$20
One-Time Payment (Website)	Online payment through our secure website.	No fee for this service.
Prepayment Penalty	Charged for paying off a loan before the scheduled maturity date.	The loan documents will indicate whether a prepayment penalty is applicable and if so, how it is calculated. Usually, prepayment penalties are calculated based on a percentage of the principal balance being prepaid and are limited to prepayments made in the early years of the loan. You should review your loan documents to determine whether you have a prepayment penalty and if so, how it is calculated.
Payoff Quote Fax Fee (Also known as a fax fee)	Charged when a payoff statement is prepared and faxed to the borrower or an authorized party.	\$0 - \$15, varies by state
Assumption Processing Fee	Charged when a request is made and approved to change the individuals legally responsible for repaying the loan, which may or may not include a change in property ownership.	\$50 - \$900
Partial Release Fee	Charged when releasing a portion of the pledged collateral after satisfaction of a portion of the debt or in limited other circumstances upon approval.	\$200

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Subordination Fee	Charged to evaluate a request to agree in writing that an existing second mortgage will be subordinate to a new first mortgage or a refinance of the existing first mortgage.	\$75 - \$250
Escrow Waiver	Charged when eliminating the escrow account requirements.	0.25% of the unpaid principal balance
Copy of Loan Documents	Copies of loan origination documents.	\$0 - \$10 per document
Copy of Loan History (Older than 60 months)	Copies of mortgage payment history (including disbursements of taxes and insurance).	\$0 - \$5 per year of loan history provided
Lien Release	Fees paid to counties for recording satisfaction of debt.	Varies by county.
Default Fee: Door Knock	In-person attempt to contact delinquent borrower.	Default costs follow state and local requirements and investor and insurer guidelines, all of which can vary widely based on loan type, outstanding balance, payment status and property location, size and condition. The reasonably expected ranges of these costs are available upon request by contacting 1-800-234-6002.
Default Fee: Property Appraisal	Appraisal of fair market value based on an inspection of the interior and/or exterior of a property.	
Default Fee: Property Inspection	To ensure that a property is occupied and appropriately maintained, an inspection may be performed if the borrower is behind on payments.	
Default Fee: Broker Price Opinion	An estimate of the market value of a property by a real estate broker or other qualified individual.	
Default Fee: Title	A title may be ordered once a loan becomes delinquent.	

This is not a complete list of all fees or costs that could be assessed to an account. This schedule is provided for informational purposes only. The application and frequency of these charges is subject to how often services are requested or required, your payment status, investor and legal requirements, and provisions contained in your loan documents.

These fees are subject to change without prior notice based on factors including changes to federal and/or state regulations and, if applicable, your mortgage investor or guarantor's requirements.

Citizens One Home Loans is a brand name of Citizens Bank, N.A. (NMLS ID# 433960).  Equal Housing Lender.