Flat Branch Servicing Fee Schedule		
Fee Type	**Fee Amount**	**When Charged**
Appraisals	Actual Cost	The cost if Flat Branch requires a licensed real estate appraiser to determine the current condition and value of the mortgaged property.
Assumption	Up to $1,800	If Flat Branch agrees to allow a loan obligation to be assumed by a third party, this cost may be charged for the processing and underwriting of the application and preparation of the necessary documents.
Broker's Price Opinion (BPO)	Actual Cost	The cost if Flat Branch requires a licensed real estate agent to determine the current condition and provide an opinion of the value of the mortgaged property.
Late Fee	Up to 5% of the principal and interest payment	If the borrower's payment is not received before the grace period ends, as stated in the loan documents.
Modification Fee	$0	The borrower will not be charged this fee if the purpose of the modification is to cure default.
Payment – Made other than by regular mail	Website – No Charge Agent Assistance - $10	If a payment is made using the assistance of one of Flat Branch's customer service representatives.
Partial Release	Up to $250	If a partial release of lien is processed to release a portion of the property from the borrower's debt obligation.
Recast Fee	$300	This fee may be charged if the borrower makes a large principal payment (curtailment) and requests Flat Branch to re-amortize the loan.
Recording Fee	Actual Cost	The cost of filing documents with the property state or county office.
Returned Check Fee (NSF)	Per applicable state law	This fee is for handling a check or other item, if the borrower's bank returned it unpaid for any reason (such as insufficient funds in the account, stopped payment, etc.)
Subordination Fee	Up to $250	If the lien position of the borrower's loan is to be subordinated (lowered in priority) in relation to another lien, this fee may be charged for preparation and processing of the necessary documents to be filed.
Title Search	Actual Cost	The cost to obtain (or update) a report relating to the state of title of the mortgaged property and any items that may affect that title (such as mortgages, liens, judgements, restrictions, easements, etc.).
FEES ARE SUBJECT TO CHANGE. The above fees and charges may vary due to applicable law. Although Flat Branch endeavors to provide all fees and costs charged to customer in connection with the servicing of mortgage loans, this schedule may not include every fee charged for services rendered or costs incurred. Additional fees and costs may be charged for services not currently listed (example: foreclosure fees and costs).		