

## Understanding Servicing Fees and Costs

### Document Request Fees

If you have misplaced your mortgage documents or statements and are requesting additional copies, these can be provided for a fee. <sup>i</sup>

Fee	Explanation	Amount
Amortization Schedule	Copy of the amortization schedule for the remainder of the loan.	\$10.00
Prior Year-End Statement	Copy of the statement mailed to you at the end of each year.	\$10.00 <sup>ii</sup>
Loan Document Copies	Copies of the loan file.	\$20.00 <sup>iii</sup>
Payment History (prior years)	Copies of all payments made on the loan.	\$5.00
Appraisal (90 days post close)	Copy of the appraisal request 90 days after closing	\$20.00
HUD1 or Settlement Statement	Copy of HUD-1 or Settlement Statement provided at closing	\$10.00
Mortgage or Deed of Trust	Copy of Mortgage or Deed of Trust provided at closing	\$10.00
Note	Copy of Note provided at closing	\$10.00
Express Mail	Assessed when a request is received to expedite mailed documents.	\$10.00
Fax Fee	Assessed when a request is received to fax documents.	\$10.00

**Note:** Some documents are available online free of charge. Click **LOGIN** above to access your account and review what is available on **Customer Care Net**.

### Payment Related Fees

Fee	Explanation	Amount
Mortgage Late Fee	Fee assessed when the monthly payment dues is received after the grace period.	This amount is listed on your monthly statement.
Pay-by Phone (rep assisted)	Fee assessed when a customer service representative accepts a payment.	\$7.50
Wire Fee	Fee assessed when NAF sends funds via wire. Checks can be mailed free of charge.	\$15.00
Stop Payment Fee	Fee assessed when request is received to not process funds previously submitted but not processed.	\$15.00

Non-Sufficient/Returned Check	Fee assessed when the account submitted for payment is not successfully processed due to bank rejection. Ex: NSF, Stop Payment, Account Closed.	\$25 <sup>iv</sup>
FedEx Fee	Fee assessed when NAF sends funds via FedEx. Checks can be sent via USPS free of charge.	\$16.00

**Note:** Payment can be made online free of charge. Click **LOGIN** above to access your account and review your payment options.

### Servicing Fees

Fee	Explanation	Amount
Recast Fee	Fee assessed when a request is received to modify the loan and lower the monthly payments, after a large payment is received and applied to the principle.	\$300.00
Reconveyance Fee	Fee assessed when the loan payoff is processed. <sup>v</sup>	This fee varies based on state and investors.
Recording Fee	Fee assessed when the loan payoff is processed. <sup>v</sup>	This fee varies based on state and investors.
Assumption Fee	Fee assessed when a request is received to have a person not responsible for the loan, assume responsibility for the loan and the assumption process is complete.	\$250.00
Partial Release		\$100

<sup>i</sup> If documentation is being requested as a requirement of mediation or for loss mitigation review, please let us know as we may waive this fee.

<sup>ii</sup> Borrowers in SC are charged \$2.00; Borrowers in WV are charged \$3.00.

<sup>iii</sup> Fee may be less in some cases.

<sup>iv</sup> Fee may vary based on state.

<sup>v</sup> Fee is not applicable in every state.

**Note:** Additional charges may be applied to loans that are delinquent.