

## **QUICK GUIDE**

### **FEE SCHEDULE**

#### **Document Request Fees**

To access your mortgage document(s) or statement(s) click on <u>newamericanfunding.com/myloan/</u> and login to your account. If you need assistance with accessing your account, or the document needed is not available please contact our Customer Care Department at +1 (800) 893-5304. Please Note: 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.

Fee	Explaination	Amount
Express Mail	Assessed when a request is received to expedite mailed documents.	\$10.00
Fax Fee	Assessed when a request is recveived to fax documents.	\$10.00

#### **Payment Related Fees**

Fee	Explaination	Amount
Mortgage Late Fee	Assessed when your monthly payment is received after the grace period.	Amount listed on monthly statement
Bank Wire	Assessed when NAF sends funds via wire.	\$15.00
Stop Payment	Assessed to place a stop payment on a check to issue a new check.	\$15.00
Returned Payment <sup>1</sup>	Assessed when a payment is rejected by your bank for reasons including insufficient funds, stop payment, closed account, etc.	\$25.00
Overnight Mailing <sup>1</sup>	Assessed when mailing check(s) overnight.	Actual, up to \$40.00

<sup>1</sup> Fee may vary by state. Fee is not applicable in every state.

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## **Servicing Fees**

Fee	Explaination	Amount
Recast	Assessed to recalculate your monthly mortgage payment after a large principal curtailment is applied.	\$300.00
Reconveyance <sup>2</sup>	Assessed to convey the property to you when you pay off your loan.	This fee varies based on state and investors.
Recording <sup>2</sup>	Assessed to record the conveyance of the property to you with the county when you pay off your loan.	This fee varies based on state and investors.
Assumption	Assessed to have a person not responsible for the loan assume responsibility for the loan.	\$250.00
Parial Release <sup>2</sup>	Assessed to release a portion of the collateral tied to your loan.	\$100.00

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

<sup>2</sup> Customers in MA are charged \$75.00; Customers in MD are charged \$15.00