

Services and Fees:

Basic Servicing Fees:

Fees are described and charged as follows and are subject to change only upon 30 days' prior written notice to Lender and Borrower.

- Setup Fee - \$100.00. Due in Full upon submittal of Loan Servicing Setup Form to CTF Loan Servicing, LLC. Setup Fee will be paid by (check one):
 - Lender (collected with 1st month's proceeds) Borrower (collected at closing)
- Monthly Service Fee - \$35.00. Will be paid by (check one):
 - Lender Borrower

Extra Fees:

- Research/Project Fee - \$50.00 per hour (as applicable). Sometimes, CTF Loan Servicing, LLC will have to recreate and research the historical information of your loan. This is in due in part, but not limited to, receiving incomplete documents needed to satisfactorily service your loan. Also, due in part, but not limited to, problems with the loan that arose due to inappropriate servicing of Note prior to CTF Loan Servicing, LLC receiving the Note. This Research/Project Fee will be assessed to you for time spent on the servicing of your Note above and beyond the normal Monthly Service Fee Duties to Borrower and Lender.
- Rush Fee - \$40.00 charged to Lender when package is submitted with less than 15 days to borrower's first payment due.
- Borrower's Late Charges - Goes to CTF
- NSF Return Fee - \$35.00. Charged to Borrower.
- Deboarding Fee - \$50.00. Charged to Lender.
- Verification of Mortgage - \$25.00 Charged to Borrower
- Loan Payoff Request - \$25.00. Charged to Borrower
- Foreclosure Fee - \$300 Initial, \$500 Posted. Charged to Borrower

