



NEW YORK SCHEDULE OF FEES AND COSTS

The following are fees and costs charged for loan-related services. The charge actually imposed may be less than stated or not imposed at all based on business rules and applicable law.

DESCRIPTION	AMOUNT	EXPLANATION
Adjustable Rate Mortgage (ARM) Conversion	Varies	Charge applies when a standard adjustable rate mortgage loan is converted to a fixed rate loan.
Appraisal	\$350	Cost is passed through from a third-party appraiser when a more detailed property valuation is required.
Association Dues (HOA)	Varies	Charge applies when Homeowner Association dues are advanced to remove a lien placed on the property securing the loan.
Bankruptcy / Foreclosure Attorney Fees	Varies	Fees are passed through from a third party to pay bankruptcy or foreclosure attorney fees.
Bankruptcy / Foreclosure Costs	Varies	Cost is passed through from a third party for services in a bankruptcy or foreclosure process. There may be incidental costs of \$10 or more.
Broker Price Opinion	\$80 to \$130	Cost is passed through from a third-party appraiser when an opinion on the value of the property is required.
Insurance Premiums	Varies	Cost is passed through from a third-party insurance company for coverage purchased on the property securing the mortgage loan.
Late Payment Fee	Specified by the terms of the note or by applicable law	Charge applies when payments on the loan are past due, and is assessed in accordance with the terms of the note, but may not exceed 2% of the amount of the past-due payment.
Partial Release of Property Fee	\$250	Charge applies when Seterus releases a lien on a portion of the collateral property.
Property Inspection Costs	\$15 per inspection	Cost is passed through from a third-party property inspector for property inspections beginning at the 45 th day of delinquency and recurring every 30 days thereafter.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228, 888.738.5576. **NEW YORK CITY:** 1411662, 1411665, 1411669. **OREGON:** Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call 866.814.9710 or visit <http://dfr.oregon.gov>. **TEXAS COLLATERAL ONLY:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877.276.5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

DESCRIPTION	AMOUNT	EXPLANATION
Property Preservation Costs	\$10 minimum	Cost is passed through from a third party for maintenance of the property securing the mortgage loan, and may be substantial depending upon the condition of the property.
Refinance Assignment Fee	\$350	Charge applies when Seterus assigns the loan to a new lender for refinancing.
Reconveyance Cost	Varies	Cost is passed through from the local jurisdiction to pay fees associated with the release of the lien in the public record.
Returned Check Fees	\$20	Charge applies when checks or other payments are returned by your financial institution. Charge not assessed on loans in foreclosure.
Taxes - Property	Varies	Charge applies when tax payments are advanced for the property securing the mortgage loan.
Title Search	Varies	Cost is passed through from a third party when a title search is performed for the property securing the mortgage loan.