

# Fee Schedule

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## **Loan Portfolio Management**

**New Loan Set-Up Fee:** \$45.00 per loan

The set-up fees above are based on the LFUCG's performance of certain portfolio transfer activities, as established in the portfolio transfer timeline. Should additional boarding time, effort, and/or resources, be required to accomplish the portfolio transfer, the Extraordinary Services fee will apply, and the boarding date may be delayed.

**Monthly Service Fee for Amortized Loans:** \$16.00 per loan per month

The above fees include delinquency monitoring and collections activities on past due accounts and all other servicing activities unless separate service fees are identified below. Escrowing and/or monitoring of taxes and insurance are included with the service at no additional cost except for a one-time tax service vendor fee if acceptable transferable tax contracts are not already in place.

### **Deferred Loans:**

- i. Set-Up Fee: \$45.00 per loan
- ii. Warehouse: \$2.20 per loan per month
- iii. Warehouse and monitor of taxes and/or insurance: \$3.80 per loan per month plus a one-time tax service vendor fee.
- iv. Warehouse and escrow of taxes and/or insurance: \$16.00 per loan per month plus a one-time tax service vendor fee.
- iv. Flat fee for receiving occasional payments on deferred loans: \$16.00 per payment

### **Loans serviced by AmeriNat prior to June 7, 2012:**

- i. Warehouse: One-time charge of \$80.00 per loan
- ii. Warehouse and monitor of taxes and/or insurance: one-time charge of \$125.00 per loan plus a one-time tax service vendor fee.
- iii. Warehouse and escrow of taxes and/or insurance: one-time charge of \$60.00 per loan PLUS \$6.50 per month PLUS a one-time tax service vendor fee.
- v. Flat fee for receiving occasional payments on deferred loans: \$9.00 per payment

**Loss Mitigation:** Included in monthly service fee.

**Tax Service:** If it is determined that Tax Service is needed, then a one-time fee of \$69.00 per loan upfront at time of servicing commencement will be charged (may be assessable to borrower) for all loan amounts up to \$500,000. For loan amounts over \$500,000, there is an additional charge of \$10.00 per \$100,000. Future charges may vary based on outside vendor pricing.

Please note: Any additional or supplemental charges that may be imposed by the respective taxing authority for procurement of duplicate tax bills will be directly passed through to the LFUCG.

**Forbearance Plans (if requested by the LFUCG):**

AmeriNat will charge a flat fee of \$375.00 per loan per occurrence to institute a formal forbearance plan (usually in excess of 6 months in duration and with approval of the LFUCG). The LFUCG may require the borrower to pay this fee. Informal forbearances (usually less than 6 months in duration) to allow a delinquent borrower to catch up and bring their loan current are performed at no charge to the borrower or the LFUCG.

**Loan Modification Analysis (if requested by the LFUCG):**

AmeriNat will charge the following fees for a Loan Modification Analysis:

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| 1. Preliminary Screening and Initial Analysis to the LFUCG   | \$ 165.00 |
| Due within 30 days of Analysis to the LFUCG  |           |
| 2. Final Analysis and Recommendation, plus outside costs *.  | \$160.00  |
| Due within 30 days of completion of final recommendation   |           |
| 3. Loan Document Preparation, plus outside costs *.  | Varies    |
| Cancellation Fee: The fee due will be the sum of all fees for tasks (1-3 above) completed, plus one-half of the fee for the task in process at the time of cancellation. |           |

\* Outside costs include, but are not limited to, title, credit, and appraisal / valuation. These costs are passed through from outside vendors and are subject to marketplace increases.

**Loan Foreclosure (if requested by the LFUCG):**

AmeriNat will charge the following fees for Loan Foreclosure services:

1. Document Preparation: A one-time charge of \$430.00 to prepare documents to commence foreclosure proceedings and to manage the foreclosure process on behalf of the LFUCG. In addition to the above foreclosure service fee, AmeriNat will deduct and pay from remittance or bill the LFUCG for other costs incurred in the foreclosure process such as, but not limited to, conventional legal fees, sheriffs' deposits, bankruptcy closing costs, fees set by law, etc. These fees will be accurately quoted on a case-by-case basis upon request by the LFUCG and within all applicable statutory limits. Reinstatement figures provided more frequent than monthly may be subject to an additional charge of \$15.00 per occurrence.

2. **Reinstatement Terms:** The LFUCG reimbursement for foreclosure services rendered, and its costs and other charges, will be made by the borrower upon reinstatement or full payment of any Deed of Trust or Mortgage under foreclosure.

**Bankruptcy Services (if requested by the LFUCG):**

AmeriNat will charge the following fees for Bankruptcy services:

1. Filing of Proof of Claims Fee: \$100.00 per occurrence
2. Filing of Reaffirmation Agreements Fee: \$75.00 for each occurrence
3. Monitoring and Repayments Fee: \$12.00 per loan per month for the duration of an active Chapter 7/13 case for monitoring Chapter 7/13 plans and Discharges or Debtors (Chapter 13), and the receipt of post and pre-petition payments.
4. Filing of Lift Stays Fee: \$175.00 per occurrence plus out-of-pocket fees and costs. Such fees and costs include, but are not limited to, obtaining local council in the bankruptcy jurisdiction and as approved by the LFUCG. The LFUCG will be responsible for the payment of any fees for filing suit or related outside costs due AmeriNat that cannot be reimbursed from the borrower.

**Subordination Processing (if requested by LFUCG):**

A fee of \$380.00 per analysis per loan.

**Income Re-verifications:**

A \$265.00 per file charge will be made for a level one income verification. A level two verification, including income, debt and program requirements, will be conducted at a fee of \$405.00 per file.

Additional fees upon occurrence include:

- a. Ordering of any income verification documents, e.g. verification of employment, verification of deposit: \$50.00 per document
- b. When a re-verification package, reminder letter, and report is issued by AmeriNat for non-responsive borrower, a cancellation fee of \$75.00 per non-responsive file.
- c. To reopen a file that has been assessed a cancellation fee, the file will be the full fee less any previously assessed cancellation fee.
- d. On a file for which a recommendation has been provided but is thereafter resubmitted with changed or additional information, a re-evaluation fee of \$35.00 per resubmission.

**Per-Event Fees:**

Tickler Notifications:	\$12.50 per notification
Loan Transfer Fee:	\$50.00 per loan one-time fee if transferred from AmeriNat
Property Conditions Profile:	\$50.00 per occurrence
Affidavit of Owner:	\$13.00 per loan (entire portfolio done at onetime) with a \$500 minimum fee.

**Extraordinary Account Research and/or Loan Reconstruction**

AmeriNat will conduct ongoing routine maintenance and general customer service activities on borrower information and balances as part of its servicing duties at no additional cost.

Should the LFUCG request additional research to be conducted, or if the LFUCG engages AmeriNat to conduct a Loan Reconstruction Service on its portfolio, an extraordinary research fee of \$150.00 per hour will be charged, with a minimum of one hour per occurrence. Any such fee will be approved by the LFUCG before the research is conducted.

When research is conducted at the request of the LFUCG because of a discrepancy between the LFUCG's records and AmeriNat's records relating to the principal balance or other loan information, and the result of the research determines that the discrepancy was the result of activity being posted at the LFUCG and not forwarded to AmeriNat for updating of its records, the extraordinary research fee will be charged for the time spent on the research.

In the event the LFUCG requests additional services to be performed by AmeriNat not specifically set forth in the Scope of Services and AmeriNat agrees to perform the requested additional service(s), AmeriNat shall undertake such services(s) after receiving written authorization from the LFUCG. Additional compensation for such service(s) shall be allowed as agreed upon in writing by both the LFUCG and AmeriNat.