

Fee Schedule

TRADE SECRETS: AmeriNat considers this information to be proprietary and confidential information, which shall not be disclosed outside the Government and shall not be duplicated, used, or disclosed - in whole or part - for any purpose other than to evaluate this offer/proposal.

Loan Portfolio Management

Flow Loan Set-up fee: \$55.00 per loan

Monthly Service Fee: \$15.50 per loan

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.

Monthly Service Fee for Deferred Loans:

- i. Warehouse: \$3.00 per loan per month
- ii. Warehouse and monitor of taxes and/or insurance: \$6.00 per loan per month plus a one-time tax service vendor fee.
- iii. Warehouse and escrow of taxes and/or insurance: \$15.50 per loan per month plus a one-time tax service vendor fee.
- iv. Flat fee for receiving occasional payments on deferred loans: \$15.50 per payment

Tax Service Fee

If it is determined that Tax Service is needed, a fee of \$77.00 per loan for loan amounts up to \$500,000 will be passed through to the Government. For loan amounts over \$500,000, there is an additional charge of \$10 per \$100,000. Future charges may vary based on outside vendor pricing.

Please note: 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 Government.

Forbearance Plans

If requested by the Government, AmeriNat will charge a flat fee of \$395.00 per loan per occurrence to institute a formal forbearance plan (usually in excess of 6 months in duration and with approval of the Government). The Government 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 Government.

Loan Modification Analysis

1. Analysis and Recommendation, plus outside costs *	\$395.00
2. Subsequent Analyses and Recommendations (each)	\$165.00
3. Loan Document Preparation, plus outside costs *.	\$350.00
4. Document redraws (per occurrence)	\$165.00

Cancellation Fee: The fee due will be the sum of the fees for tasks (1-4 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 Government, AmeriNat will charge the following fees for Loan Foreclosure services:

1. Document Preparation: A one-time charge of \$455.00 to prepare documents to commence foreclosure proceedings and to manage the foreclosure process on behalf of the Government. In addition to the above foreclosure service fee, AmeriNat will deduct and pay from remittance or bill the Government 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 quoted on a case-by-case basis upon request by the Government and within applicable statutory limits.
2. Reinstatement Terms: The Government reimbursement for foreclosure services rendered, and its costs and other charges, will be made by the borrower upon reinstatement or full payment of the Deed of Trust or Mortgage under foreclosure.
3. Property Management: \$150.00 per property per month plus property management vendor fees. Property preservation expenses remain the responsibility of the Government.

Bankruptcy Administration Services

1. Account Modification Fee: \$70.00 per occurrence to modify account for respective Bankruptcy monitoring.
2. Proof of Claim Filing Fee (per occurrence):
 - a. \$475.00 for Chapter 7
 - b. \$1,350.00 for Chapter 13

3. Reaffirmation Agreement Filing Fee: \$350.00 per occurrence.
4. Monitoring and Repayment Fee: \$20.00 per loan per month for the duration of an active Chapter 7 or Chapter 13 case. This includes monitoring respective payment plans, discharges, and dismissals.
5. Motion for Relief Filing Fee: \$280.00 per occurrence plus out-of-pocket fees and costs. Such fees and costs include, but are not limited to, obtaining local counsel in the bankruptcy jurisdiction and as approved by the Government. The Government will be responsible for the payment of fees for filing suit or related outside costs due AmeriNat that cannot be reimbursed from the borrower.

Subordination Processing

A fee of \$465.00 per analysis per loan.

Per-Event Fees

Tickler Notifications:	A \$15.00 per notification may be charged
Loan Transfer Fee:	\$75.00 per loan one-time fee if transferred from AmeriNat
Property Conditions Profile:	\$65.00 per occurrence
Affidavit of Owner:	\$18.00 per loan (entire portfolio done at one-time) 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 Government request additional research to be conducted, or if the Government engages AmeriNat to conduct a Loan Reconstruction Service on its portfolio, an extraordinary research fee of \$225.00 per hour will be charged, with a minimum of one hour per occurrence. Such fee will be approved by the Government before the research is conducted.

When research is conducted at the request of the Government because of a discrepancy between the Government’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 Government 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 Government 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 will undertake such services(s) after receiving written authorization from Government. Additional compensation for such service(s) will be allowed as agreed upon in writing.

Note: Pass-through (reimbursable) expenses, are “out-of-pocket” costs and expenses incurred in the performance of servicing obligations, including but not limited to, postage, shipping fees, escrow and corporate advances. Pass-through expenses will be invoiced monthly.

Pass-through expenses that are not reimbursed monthly will be considered servicer advances and will be subject to an interest charge at a rate of 1% per month compounded. A finance charge of 1% per month compounded will be applied to invoices outstanding and unpaid for more than 60 days.

Fees are subject to annual increases beginning July 1, 2025 based on the change in the national consumer price index, but no more than 6% per annum.