Typical servicing-related fees that BSI may charge borrowers

Below is a list of standard or common fees that BSI Financial Services ("BSI") may charge you, the borrower, depending on the services you request or the loan servicing activity that we perform and with respect to which we are entitled by applicable law or the loan documents to charge a fee. In some cases, BSI may retain the fee and in others the fee may be a pass-through fee that BSI pays to a third-party vendor. In the case of a pass-through fee, BSI will never charge a borrower more money than it is charged by a third-party vendor to perform the particular service. Actual fees may vary depending upon the terms of your loan documents, and are subject to all applicable laws and regulations.

IMPORTANT NOTE: This list does not include all fees and costs that may be charged for certain services that may be rendered to BSI, but charged to the borrower in connection with a bankruptcy or foreclosure or other litigation or default situation, including, but not limited to, foreclosure costs, bankruptcy fees, attorneys' fees, and court costs.

Payment Processing Related Fees and Costs

Type	Description	Amount or Range of Charge
Late Charge	A fee for failure to make an installment payment on time due to a payment not being received within the grace period as specified in the mortgage loan documents.	As permitted by the terms of the loan documents and/or state law.
NSF/Returned/Dishonored Check Fee	The fee that BSI will assess in the instance of a returned check or a rejected electronic payment due to insufficient funds.	$0.00 - $50.00 (varies by state).
Pay-By-Phone with Interactive Voice Response (IVR) System	This service is available at no charge for consumer loan borrowers. With respect to business-purpose loans, there is no charge when scheduling your payment to be deducted on available draft dates during the first five (5) days of your grace period or before. When scheduling your payment to be drafted on or after the sixth (6th) day of your grace period, you may be charged up to a $5 fee. Late charges may also apply.	$0 - $5.00 or as permitted by state law.

Type	Description	Amount or Range of Charge
Webpay Charge	This service is available at no charge for consumer loan borrowers. With respect to business-purpose loans, there is no charge when scheduling your payment to be deducted on available draft dates during the first five (5) days of your grace period or before. When scheduling your payment to be drafted on or after the sixth (6th) day of your grace period, you may be charged up to a $7 fee. Late charges may also apply.	$0 - $7.00, or as permitted by state law.

Mortgage & Default-Related Fees and Costs

Type	Description	Amount or Range of Charge
Appraisal	Fee charged by a professional,certified residential real estate appraiser to determine the market value of a mortgaged property, which includes an interior inspection of the dwelling.	Varies – typically $350.00 - $550.00.
Broker Price Opinion (BPO)	Fee charged by a real estate broker or other qualified individual to determine the estimated value of a property.	$75.00 - $125.00 or as otherwise permitted by state law
Document Recording Fee	The amount paid to the county recorder's office to make a document a matter of record.	Varies by county
Flood Certification	Fee charged by a flood certification vendor to determine if a mortgaged property is located in a flood zone.	$8.00 - $16.00 per certification
Lien Release Preparation Fee (pass-	Fee collected to prepare the documents to satisfy or release the lien.	$56.18 or as permitted by state law

Type	Description	Amount or Range of Charge
through by a third party)		
Lien Release Fee	Fee collected to record the documents to satisfy or release the lien.	Varies by County
Loan Reamortization/Recast Fee	Fee charged to reamortize or recast the loan, which recalculates the monthly principal and interest payment based on the current unpaid principal balance, when requested by the borrower and approved.	$250.00
Partial Release	Charge for processing the release of a portion of the mortgaged property.	$500.00 for loans with a UPB < = $750,000; $1,000 for others
Priority Processing (Overnight Delivery)	Fee charged if customer requests expedited service.	$0.00 - $15.00
Property Preservation Fee	Fee charged by third party vendor to ensure that the condition and appearance of the mortgage property are maintained satisfactorily, as authorized in the mortgage.	$0.00 to $2500; and $0.00 to $110.00 for grass cuts
Subordination Agreements	An expense charged to the borrower to have the subordination prepared and submitted for investor approval. This fee is charged for the submission and is not dependent on approval or denial.	$500.00
Title Search	Fee charged by a title company or title search provider to conduct a detailed examination of the land records and report the state of the title (that is, what liens and encumbrances affect the mortgaged property).	$0.00 - $500.00