

RESIDENTIAL MORTGAGE SERVICING COMMON FEES AND COSTS

The below chart provides general information on common non-state specific fees and costs that could be associated with the servicing of your residential mortgage loan account. It is not a complete list of all fees and costs that could be assessed. The frequency of the fees and costs will depend, among other things, on how often services are requested or required, your payment status, and both investor and legal requirements. The chart is provided for informational purposes only and is subject to change without notice. If you have any questions, please call us at the Customer Contact Center phone number listed above.

Type of Fee	Fee/Cost Description	Amount Charged
Late Fee	Charged when the scheduled Regular Amount Due payment is not received by the Payment Due Date or within the courtesy period (i.e. grace period).	Late fees are calculated according to the terms of the loan. <i>Note: This is a percentage of the payment due, delinquent payment due, or a flat fee.</i>
Non-Sufficient Funds (NSF) Fee (a/k/a returned payment or returned check fee)	Charged when a mortgage payment is made from a closed account or an account that doesn't have adequate funds and the financial institution does not honor the payment.	\$20
Amortization Schedule Fee	Charged to obtain copies of an amortization schedule.	\$0 – \$15
Copy Fees	Charged to obtain copies of certain loan documents and duplicate statements.	\$0 – \$10
Payment History / Disclosure Fee	Charged when providing a 12 months payment history or a copy of an additional Annual Escrow Disclosure Statement (including disbursements of taxes and insurance).	\$0 – \$5 for each year requested; FHA: Current & previous year – No charge

Additional Principal or Escrow Payments

The payment coupon on your statement allows you to indicate an additional payment with your regular payment.

Receipt and Crediting of Payments

Payments received Monday thru Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed.

All other mailed payments are considered to be non-conforming and may not be credited for up to five (5) business days. Please write your loan number on your check and do not send cash or attach you check to the payment coupon. Payments that otherwise comply with the two criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information About Taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bill to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

KeyBank National Association
Attn: Escrow Servicing
4910 Tiedeman Rd,
OH-01-MS-SER3
Brooklyn, OH 44144

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, please call 1-800-422-2442.

Information About Hazard Insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and amounts. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may be more expensive than coverage you could obtain and may not be comparable to a policy that you would choose.