



PRMI

**Primary Residential
Mortgage, Inc.**

MORTGAGE LOAN FEE SCHEDULE

The following is a list of fees and charges that, subject to applicable law or your mortgage loan documents, may be charged in connection with the servicing of your mortgage loan. Please note that these fees may be subject to change from time to time.

Fee	Amount	Description	Comments
Late Charge Fee	Charged according to origination loan documents	Fee assessed for payments received after the due date and expiration of any applicable grace period.	
NSF or Returned Check Fee	\$20.00	Fee assessed if any check, draft, ACH or other item you submit as payment of your loan obligation is returned unpaid for any reason.	
Expedited Payment Fees	From \$5.00 to \$15.00	Fees assessed for payments made over the phone or over the Internet. ACH Payment = \$5.00 Phone Check Fee= \$15.00 Auto Debit Enrollment= \$0.00 Online Payment = \$5.00	Fee varies based on the payment channel,
Subordination Processing Fee	\$125.00	Charged only if subordination is granted	PRMI generally does not allow a subordination
Inspection Fee	Actual fee charged by the Service Provider	Fee assessed if we are required to determine the condition and/or occupancy of your property.	
Broker Price Opinion Fee	Actual Fee Charged by the Service Provider	Fee assessed if we are required to determine the condition and value of your property through a Broker Price Opinion report.	
Appraisal Fee	Actual Fee Charged by the Service Provider	Fee assessed if we are required to determine the condition and value of your property through an appraisal report.	
Title Search Fee	\$125.00	Fee assessed if a title search, abstract of title, or title report is required.	Not charged when not allowed by investor or program guidelines
Foreclosure Fees and Costs	Lesser of Actual Fees or Investor's limit	Fees, expenses, costs of foreclosure in case of mortgage loan default.	Fees and costs charged in accordance with investor guidelines.
Foreclosure Attorney Fees	Lesser of Actual fees or Investor's limit	Attorney fees and charges as invoiced by the attorney for services rendered in the foreclosure of a property.	Fees and charges may be greater for contested foreclosures.
Loan Modification Fee Delinquent loans	\$0.00	No charge to borrower.	
Loan Modification Fee (Non-Agency Loans)	From \$0.00 To \$1,000.00	Fee assessed to permanently change one or more terms of your loan.	
Bankruptcy Fees and Costs	Lesser of Actual Fees or Investor's limit	Fees and costs incurred as the result of the filing of bankruptcy proceedings.	Fees and costs may be greater if contested.
Litigation Fees and Costs	Lesser of Actual Fees or Investor's limit	Fees and costs incurred as a result of litigation.	
Property Preservation Fees and Costs	Lesser of Actual Fees or Investor's limit	Fees and expenses for services for the preservation, restoration, and protection of vacant or abandoned properties.	Varies Depending on Property Condition
Title Change Recording Fee	Actual Fee Charged by the Applicable Recording Authority	Fee for recording the legal instrument for the title change in the applicable county, to make it a public record.	
Assumption Fee	From \$500.00 To \$900.00	Fee that is charged when a request is made and approved to change the individuals legally responsible for repaying the loan, which may or may not include a change in property ownership.	Fee is the greater of \$500.00 or 1% of the principal balance, but no more than \$900.00
Assumption Credit Report	Actual fee charged by service provider	Fee for the credit report that is required for consideration of an assumption request.	
Assumption Recording Fee	Actual Fee Charged by the Applicable Recording Authority	Fee for recording the legal instrument for the assumption, in the applicable county, to make it a public record.	
Principal Reduction Modification	\$500.00	Fee assessed when you make a principal curtailment payment of \$5,000 or more and we approve and fulfill your request that your monthly principal and interest payment be adjusted, with all other terms of your loan remaining the same.	
Hawaii State Specific Fees			
Reconvenance	\$75.00	Fee assessed for the transfer of real property from the loan servicer to the property owner(s) when a real estate mortgage is paid in full and the lien is released.	
NSF	\$20.00	Fee assessed if any check, draft, ACH or other item you submit as payment of your loan obligation is returned unpaid for any reason.	
Assumption	\$500.00	Fee that is charged when a request is made and approved to change the individuals legally responsible for repaying the loan, which may or may not include a change in property ownership.	Fee is the greater of \$500.00 or 1% of the principal balance, but no more than \$900.00
Modification	\$500.00	Fee assessed when you make a principal curtailment payment of \$5,000 or more and we approve and fulfill your request that your monthly principal and interest payment be adjusted, with all other terms of your loan remaining the same.	
Late Payment	According to Loan Documents	Fee assessed for payments received after the due date and expiration of any applicable grace period.	
Inspections		Fees and expenses for services for the preservation, restoration, and protection of vacant or abandoned properties.	Varies Depending on Property Condition
Subordination	\$125.00	Charged only if subordination is granted	PRMI generally does not allow a subordination
Phone Check	\$15.00	Phone Payments	
Auto Debit Enroll	\$0.00	Automatic Payments	
Online Payment	\$5.00	Online Payments	