

State	State	Phone Fee	Online Fee	Late Charge Fee	NSF Fee	Reconveyance	Payoff fees
Alabama	AL	\$0.00	\$0.00	GREATER of \$18 or 5% of the scheduled payment - must be 10 days delinquent or more not to exceed \$100	\$25.00	\$75.00	\$0.00
Alaska	AK	\$0.00	\$0.00	LESSER of 10% or \$25.00	\$25.00	\$75.00	\$0.00
Arizona	AZ	\$0.00	\$0.00	5% of any installment not paid in full	\$25.00	\$75.00	\$30.00
Arkansas	AR	\$15.00	\$5.00	According to loan docs	\$25.00	\$75.00	\$30.00
California	CA	\$0.00	\$0.00	\$5 minimum but not to exceed 10% of P&I	\$25.00 for first dishonored check and \$35.00 for each additional check.	\$45.00	\$30.00
Colorado	CO	\$0.00	\$0.00	5% of unpaid installment	\$20.00	\$75.00	\$0.00
Connecticut	CT	\$15.00	\$5.00	5% of P&I	\$20.00	\$75.00	\$0.00
Delaware	DE	\$15.00	\$5.00	5% of the amount of any installment	\$20.00	\$75.00	\$30.00
District of Columbia	D.C.	\$15.00	\$5.00	5% of the total amount of the delinquent	\$20.00	\$75.00	\$0.00
Florida	FL	\$15.00	\$5.00	According to loan docs	\$25.00 if the face value does not exceed \$50; \$30.00 if the face value exceeds \$50 but does not exceed \$300; \$40 if the face value exceeds \$300; or 5% of the face value of the payment instrument, whichever is greater.	\$75.00	\$0.00
Georgia	GA	\$15.00	\$5.00	5% of the amount of the late payment	Not to exceed \$30.00 or 5% of the amount of the check	\$75.00	\$0.00
Hawaii	HI	\$15.00	\$5.00	5% of the delinquent installment	\$20.00	\$75.00	\$0.00
Idaho	ID	\$0.00	\$0.00	5% of unpaid amount, or \$15, whichever is greater	\$20.00	\$75.00	\$30.00
Illinois	IL	\$15.00	\$5.00	5% of the installment	\$25.00	\$75.00	\$30.00
Indiana	IN	\$15.00	\$5.00	\$19.00	\$20.00	\$75.00	\$0.00
Iowa	IA	\$0.00	\$0.00	5% of the installment payment due, up to \$20.00	Not to exceed 5% of the face value, or \$20, whichever is greater.	\$0.00	\$0.00
Kansas	KS	\$5.00	\$5.00	5% of the unpaid amount, or \$25, whichever is less.	\$30.00	\$75.00	\$0.00
Kentucky	KY	\$0.00	\$0.00	5% of past due amount or \$10, whichever is greater	\$25.00	\$75.00	\$0.00
Louisiana	LA	\$15.00	\$5.00	5% of unpaid installment or \$10, whichever is greater.	Not to exceed the greater of 5% of the amount or \$25	\$75.00	\$0.00
Maine	ME	\$0.00	\$0.00	May charge 5% of the unpaid amount, not to exceed \$10.	\$0.00	\$75.00	\$0.00
Maryland	MD	\$15.00	\$5.00	Greater of \$2 or 5%	\$15.00	\$75.00	\$30.00
Massachusetts	MA	\$15.00	\$5.00	3% of the amount of P&I	\$20.00	\$75.00	\$0.00
Michigan	MI	\$15.00	\$5.00	According to loan docs	\$25.00	\$75.00	\$30.00
Minnesota	MN	\$15.00	\$5.00	5% of the amount of the payment or \$8.58, whichever is greater	\$30.00	\$75.00	\$30.00
Mississippi	MS	\$15.00	\$5.00	\$5.00 or 4% of the amount of any delinquency, whichever is greater.	\$15.00	\$0.00	\$0.00
Missouri	MO	\$0.00	\$0.00	According to loan docs	\$25.00	\$75.00	\$0.00
Montana	MN	\$0.00	\$0.00	Greater of \$15.00 or 5% of the amount past due, not to exceed \$50.00	\$25.00	\$75.00	\$0.00
Nebraska	NE	\$15.00	\$5.00	According to loan docs	\$10.00 + handling fee from bank	\$75.00	\$0.00
Nevada	NV	\$15.00	\$5.00	According to loan docs	\$25.00	\$75.00	Max \$60.00 Prohibited on FHA or VA loans
New Hampshire	NH	\$15.00	\$5.00	According to loan docs	\$25.00	\$75.00	\$0.00
New Jersey	NJ	\$15.00	\$5.00	5% of the past due payment	\$0.00	\$0.00	\$0.00
New Mexico	NM	\$15.00	\$5.00	5% of the payment past due	\$20.00	\$75.00	\$30.00
New York	NY	\$15.00	\$5.00	2% of the delinquent installment	\$20.00	\$75.00	\$0.00
North Carolina	NC	\$5.00	\$5.00	4% of the amount of the payment	\$25.00	\$75.00	\$0.00
North Dakota	ND	\$15.00	\$5.00	According to loan docs	\$35.00	\$75.00	\$0.00
Ohio	OH	\$15.00	\$5.00	According to loan docs	\$20.00	\$75.00	\$0.00
Oklahoma	OK	\$15.00	\$5.00	Greater of \$5 or 5% of unpaid amount or \$25.50	\$20.00	\$75.00	\$30.00
Oregon	OR	\$15.00	\$5.00	Lesser of 5% of P&I or the amount provided in the note.	\$35.00	\$75.00	\$30.00
Pennsylvania	PA	\$0.00	\$0.00	According to loan docs	\$50.00	\$75.00	\$0.00

Rhode Island	RI	\$15.00	\$5.00	3% of the payment past due	\$25.00	\$75.00	\$30.00
South Carolina	SC	\$15.00	\$5.00	not exceed the lesser of \$18.50 or 5% of the unpaid installment	\$30.00	\$75.00	\$30.00
South Dakota	SD	\$15.00	\$5.00	According to loan docs	\$40.00	\$75.00	\$30.00
Tennessee	TN	\$15.00	\$5.00	5% of the amount of the payment past due or \$15, whichever is greater	\$30.00	\$75.00	\$0.00
Texas	TX	\$15.00	\$5.00	Greater of 5% or \$7.50	\$30.00	\$75.00	\$30.00
Utah	UT	\$15.00	\$5.00	Greater of \$30 or 5% of the delinquent payment	\$20.00	\$75.00	\$0.00
Vermont	VT	\$0.00	\$0.00	According to loan docs	\$50.00	\$75.00	\$0.00
Virginia	VA	\$15.00	\$5.00	5% of installment payment	\$50.00	\$0.00	\$0.00
Washington	WA	\$0.00	\$0.00	10% of any installment payment	\$25.00	\$0.00	\$0.00
West Virginia	WV	\$0.00	\$0.00	5% of the unpaid amount, not to exceed \$30.	\$25.00	\$75.00	\$0.00
Wisconsin	WI	\$0.00	\$0.00	5% of the unpaid amount	\$15.00	\$0.00	\$0.00
Wyoming	WY	\$0.00	\$0.00	5% of the unpaid amount	\$30.00	\$75.00	\$0.00