

North Carolina Mortgage Servicing Fee Schedule

Mortgage Servicing Related Fees	Fee Amount
Duplicate Release/Satisfaction	\$25
Foreclosure Fees and Costs – Service of process, court costs, trustee fees, referee fees, attorney fees and costs, publication and posting fees	Actual fees and costs
Late Charge	As stated in loan documents (typically 2-5% of
NSF Fee	\$25
Modification Interest Rate/Term (plus title fee if applicable)	\$450
Modification Principal Reduction	\$300
Mortgage Loan Assumption (qualifying, plus cost of credit report, disclosure and recording fee, if applicable)	1% of principal balance (\$400 to \$900)
Mortgage Loan Simple Assumption (Title change without release of liability plus cost of disclosure and recording fee)	\$100
Prepare Assumption Agreement (plus cost of recording fee)	\$125
VA Title Change with Release of Liability (plus cost of credit report, title update fee and recording fee)	\$300
FHA Title Change with Release of Liability (plus cost of credit report, title update fee and recording fee)	\$900
Title Change / Estate Planning / Trust Transfer (plus cost of recording fee)	\$100
Subordination	\$150
Partial Release/Easement (plus cost of appraisal)	\$250
Pay By Phone with Representative	\$11.50
Pay By Phone without Representative	\$9.50
Property Inspections	\$14
Property Preservation	Actual cost
Balloon Loan Reset Fee	\$250 to \$350
Bankruptcy Fees and Costs – Attorney fees associated with the bankruptcy process	Actual fees and costs

This fee schedule provides general information on common costs that could be associated with servicing a first lien, closed-end mortgage loan account where the original principal amount is \$300,000 or more. It is not a complete list of all costs that could be assessed to a mortgage loan account. Additional fees and costs may be incurred if, for example, the mortgage loan becomes delinquent, the borrower files bankruptcy, or the property associated with the mortgage loan becomes subject to litigation. Such fees could include, but are not limited to, court costs and attorneys' fees. These fees and costs vary with the circumstances of the case and nature of the work performed.