



Mortgage Fee Schedule

As of September 9, 2020

All fees are assessed and charged in accordance with state and federal regulation and investor guidance.

Common Fees	Fee Description	Fee Range
Payment by Phone	This fee is charged for making a payment with Customer Service Representative	\$0.00 - \$15.00 (Varies by State)
Payment by Website	This fee is charged for making a payment through the PRMI website	\$0.00 - \$5.00 (Varies by State)
Late Charge Fee	This fee is assessed when the monthly mortgage payment is not received within the defined grace period	Fees vary by contractual amount, type of loan and state regulation. Refer to your loan documentation for additional details
Returned Payment Processing Fee	This fee is assessed when a payment is rejected by your financial institution. This fee is commonly referred to as Non-Sufficient Funds (NSF)	\$0.00 - \$50.00 (As Allowed by State)
Recording of Release of Mortgage/Deed of Trust	This fee is passed on to you based on the actual cost incurred from the County Clerk of the County in which the documents are being recorded	\$0.00 - \$550.00 (Varies by State/County)
Reconveyance Processing Fee	This fee is associated with the cost of issuing a deed of reconveyance to indicate the borrower has been released from the mortgage debt	\$0.00 - \$75.00 (As Allowed by State)
Payoff Statement Fee	A fee assessed when providing a statement of the amount of the unpaid balance of the mortgage loan including principal, interest, any charges assessed but not paid and interest on a per day basis for unpaid balance	\$0.00 - \$60.00 (As Allowed by State Regulation and Investor Guidance)
Assumption Processing Fee	A fee assessed when one party assumes an obligation originally incurred by another	Up to \$900 (As Allowed by State Regulation and Investor Guidance)
Recast Fee	This fee is charged for recasting (or re-amortize) the loan after an additional sum of money to substantially reduce the unpaid balance of the loan thus lowering the monthly payment	\$500.00 plus Applicable Title Fees
Property Preservation	The fees associated with preserving the property. Fees will vary according to each situation and required expenses	Actual Cost Incurred
Property Inspection	This fee is charged if you are in default and we cannot make contact with you to determine the condition of the property	Actual Cost Incurred

Note: This list may not include all fees that may be charged for services rendered. Additional fees could be charged if you utilize services not listed above, or in special circumstances, such as in the event of bankruptcy or foreclosure. Fees are subject to change.