

These fees are subject to applicable law, investor guidelines and the terms of your loan, and may possibly change. This is provided for informational purposes only and is not a complete list of fees.

Free Services

| Fee | Amount | Description |
|---------------------------|--------|---|
| Annual Year End Statement | free | Charge for obtaining a copy of the most recent 1098 statement(s), if the loan is/was serviced by Flagstar Bank. |
| Closing Documents | free | Charge for requesting a copy of loan documents including the Note, HUD-1, Title Policy, Survey, Appraisal, Tax, Closing Disclosure, Loan Estimate, and Interest Statements. |
| History Ledger(s) | free | Charge for requesting a copy of the 12-month loan payment history. |
| Pay by Auto-Drafting | free | Charge for setting up an auto-draft account to make payments. |
| Pay by MyLoans | free | Charge for making payment through your MyLoans account. |

Charged Services

| Fee | Amount | Description |
|--|--|--|
| Amortization Schedule | \$10 | Charge for a copy of the Amortization Schedule. Not applicable to daily interest ARM loans. |
| Assumption | Up to \$1,050 or 1% of UPB, whichever is greater | Charge for when a new buyer assumes an existing loan. |
| Consolidation, Extension & Modification Agreement (CEMA) | \$750 | Charge for when a loan is serviced by Flagstar and is refinanced by a third party, in applicable states. |
| Construction Inspection | Varies by company | Charge for inspection to validate the condition of the property for the construction process. |
| Escrow Holdback Inspection | Varies by company | Charge for inspection to validate the condition of the property and status of repair(s). |
| Escrow Waiver | .25% of Principal Balance | Charge to waive the requirement to collect escrow payments (taxes & insurance) subject to state regulations, loan type and loan payment history. FHA and VA loans are not eligible. |
| Early Termination Fee/Prepayment Penalty | Varies based on Mortgage Documents | Charge for when full payment is received prior to the Home Equity Line of Credit loan maturity date. |
| Insufficient Funds (NSF) | Up to \$60 | Charge for when a payment is returned unpaid. |

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Charged Services (cont.)

| Fee | Amount | Description |
|--------------------------------|------------------------------------|---|
| Late Payment | Varies based on Mortgage Documents | Charge for when a payment is made after the grace period, as defined on the Note. |
| Line of Credit | Up to \$75 | Charge for Home Equity Line of Credit (annually). |
| Partial Lien Release | Up to \$250 | Charge for preparing the documents to modify the outstanding lien on your property. |
| Pay by Phone | \$15 | Charge for making a payment by phone using Western Union. |
| Payoff Quote by Fax/Email | Up to \$30 | Charge for delivering a payoff statement via fax or email. |
| Recast/Reamortization | \$250 | Charge for adjusting the monthly payment based on additional payment(s) toward principal. |
| Recording/Lien Release | Varies based on county charges | Cost for Flagstar Bank to record a mortgage discharge after the loan pays in full. |
| Subordination | \$250 | Charge for reviewing and processing subordination requests. |
| Mortgage Insurance Waiver | Up to \$650 | Charge for determining the value and condition of the property for Private Mortgage Insurance (PMI) to be waived. |
| Verification of Mortgage (VOM) | \$30 | Charge for providing a written verification of mortgage to a third party. |