



NYS Law Section 419.10 requires us to list certain loan “servicing fees” on our website.

Standard Residential Mortgage Loan Servicing Fee Schedule

FEE	AMOUNT	DESCRIPTION
<i>Mortgage Late Charge</i>	2% of P&I payment due	This fee is assessed when your mortgage payment is made after your payment grace period has expired.
<i>Appraisal (may vary by property)</i>	\$430.00 - \$1,000.00	The fee charged by the appraiser will be passed on to you if an appraisal is ordered to determine your property's value.
<i>Real Property Tax Service Fee</i>	\$90.00* *(+ \$20 per \$100k in loan amount above \$500k)	A one-time charge for ongoing real estate tax monitoring.
<i>Exceed HELOC Credit Line (NSF – Returned Check)</i>	\$20.00	Per occurrence for each HELOC check that would bring the balance above the credit limit.
<i>Partial Release of Mortgaged Premises</i>	Cost of Attorney review	No CHB fee. You would be expected to pay the actual cost of our attorney review of the document.
<i>Mortgage Satisfaction or Discharge</i>	Varies	No CHB fee to prepare. County Clerk charges a fee that varies by County and instrument being filed.
<i>Float Down Fee/ Discount Points</i>	\$275.00	Optional fee allowing your mortgage loan rate to be lowered to current market pricing after application but before closing.
<i>Recording Fees</i>	Varies	Paid to the County Clerk of the County in which the documents are being recorded.

Please 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 at any time.