



Servicing Fee Schedule

Monthly and Deferred Payment Loans

Number of Loan Files:	Effective 02/01/2025
1-5	\$1,000/year
6-10	\$2,000/year
11-20	\$3,000/year
21-30	\$4,000/year
31-45	\$5,000/year
46-60	\$6,000/year
Over 61	Call for Pricing

Escrowed First Mortgage Loans

Number of Loan Files:	Effective 02/01/2025
Up to 15	\$3,500/year
16+	\$17/file/mo

*The yearly fee is invoiced in January each year and is based on the number of loans serviced as of 12/31 of the prior year.



Credit Reporting

Number of Loan Files:

**Effective
02/01/2025**

1-5

\$500/year

6 +

\$900/year

*The yearly fee is invoiced in January each year and is based on the number of loans serviced as of 12/31 of the prior year.

Habitat Silent Second Mortgages

\$40/file/year

Yearly Occupancy Verification

\$40/file/year

Loan Servicing Transfer Fee

\$150/file

Loan Servicing Termination Fee

\$150/file

Accounts Receivable (30+ days past due)

4.50% APR

All servicing includes the following:

- Lender/Borrower Welcome Letter
- Lender Monthly Statement
- Borrower Monthly Statement
- Information Updated Daily
- Live Customer Service Representative Monday through Friday 8:00 AM – 5:00 PM
- Year End Financial IRS Reports (1098/1099 Forms)
- Late Notices
- Direct Deposit to Lender's Account (if chosen)
- Automatic Withdrawal from Borrower's Account (if chosen)
- Escrow management (RE Tax, Insurance, HOA)



Loan Origination Fee Schedule

Origination Fees:

	Effective 02/01/2025
First Mortgage Program	1% of loan
First Mortgage Doc Prep Only	\$500.00
DPA Monthly Pay Second Mortgage	\$450.00
DPA Deferred Second Mortgage	\$400.00
Second Mortgage Doc Prep Only	\$100.00
Subordinations	\$200.00
Modifications	\$300.00

Accounts Receivable (30+ days past due)

Invoices 30+ days past due	4.5% APR
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