



Servicing Fee Schedule

Monthly and Deferred Payment Loans

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

Escrowed First Mortgage Loans

| Number of Loan Files: | Effective <u>02/01/2025</u> |
|------------------------------|--|
| Up to 15 | \$3,500 |
| 16+ | \$17/file/mo |



Credit Reporting

| Number of Loan Files: | Effective <u>02/01/2025</u> |
|------------------------------|--|
| 1-5 | \$500 |
| 6 + | \$900 |

Habitat Silent Second Mortgages \$40/file/year

Yearly Occupancy Verification \$40/file/year

Loan Servicing Transfer 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
- 24/7 Online Account Access
- 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 |
|----------------------------|----------|