Home loan servicing charges

There may be a charge to your account for certain services you request or activities that occur. Below you will see a list of charges with corresponding descriptions, as subject to applicable law or the documents evidencing your loan. Please keep in mind that these charges are subject to change without notice. You can also review this list by signing in to your account on my.homeloanservicing.td.com.

Requested services

Charge	Amount	Description
Assumption[4,5]	Up to $1,800	Assumption fees are charged when a request is made to add an individual to the loan as a transfer with no release of liability or when the request is made and approved to change the individuals legally responsible for repaying the loan which may or may not include a change in property ownership.
Biweekly autopay fee	$0	Assessed when clients choose an optional Biweekly AutoPay schedule to make an additional one-half (1/2) payment toward principal and interest.
Convenience fee for payments via interactive voice response (IVR)	$0	Convenience fees may be charged to clients making monthly payments via phone with an automated system.
Expedited quote delivery fee	$0	Assessed when clients or third parties request for expedited delivery via fax or email.
Insufficient funds fee (NSF)	$0	Insufficient funds (NSF) fees are assessed when payments are returned due to insufficient funds in the originator's bank account. This is in addition to any fees that may be charged by the originating bank.
Late fee	Late charges are assessed per loan documents, investor limitations, and state law	Late charges are assessed for payments received after the due date and applicable grace period.
Partial release fee	Up to $250	Partial release fees are assessed when partial releases of liens are requested. This fee is charged in advance of the partial release being processed. A partial release of a lien releases a portion of the property from the client's debt obligation.
Payoff quote preparation fee	$0	Payoff quote preparation fees are assessed when a payoff quote is requested. This fee will appear on the payoff quote
Recast fee	Up to $250	At request of client, the loan is reamortized to reduce the principal and interest payment amount. This usually follows a large prepayment of principal.
Recording costs	Actual cost of recording	Recording costs are charged when mortgage loan documents are recorded with counties, states or municipalities. Recording costs are incurred when a loan is paid off and the release of lien is recorded. Recording costs may also be incurred during the default process.
Subordination fee	Up to $250	Subordination fees are assessed when subordination requests are considered. This fee is charged in advance of the subordination being processed. Subordinations subordinate one lien with another. In other words, they place one lien ahead of an existing lien.
Third party reconveyance/release preparation fee	$0	Fee charged at payoff for expenses related to releasing the lien or reconveying the property.

Default costs

Valuation costs	Amount	Description
Broker price opinion (BPO)[1]	Actual charge incurred	An estimate of the market value of property by a real estate broker or other qualified individual.
Appraisal[1,3]	Actual charge incurred	An opinion of fair market value by an appraiser based on an inspection of the interior and/or exterior of a property.
Inspection cost	**Amount**	**Description**
Property inspection[1]	Actual charge incurred	Property inspection fees may be charged if property inspections are conducted per investor requirements and as allowed by the loan agreement and applicable law.
Property preservation costs	**Amount**	**Description**
Property preservation costs[1]	Fees shall be charged in accordance with investor guidelines state law, or as permitted by contract fee assessment guidelines	Expended incurred to maintain, secure and inspect the property during a foreclosure, default, or vacancy period.
Legal and bankruptcy fees	**Amount**	**Description**
Legal and bankruptcy fees/costs[2]	Actual fees/costs charged in accordance with investor guidelines, applicable law, or contract.	Fees and costs incurred to proceed with actions necessary to protect the beneficiary interest.
Title costs	**Amount**	**Description**
Title endorsement	Actual charge incurred	Charged by title company to endorse the title

Please note: The amount charged is subject to change based on the actual fee and or cost assessed and any applicable local ordinances, investor guidelines or state law. No fee and or cost shall exceed any state allowable limit or loan document limitations. No fee will be rendered for a service that is not applicable.

1. There may be an additional charge if the service is performed on a rush basis or ongoing maintenance is required.
2. Subject to the stated restrictions on fee recoverability, fees/costs incurred to an account represent the actual amount charged by the attorney or trustee for work performed. Attorney/Trustee costs can vary based upon many factors including, but not limited to, the amount of time spent, or the issues raised. Except for the costs specifically listed in the foreclosure fee and cost section, the amount incurred may also consist of related costs including, but not limited to, filing fees, court costs or other administrative or direct pass-through expenses which may be required by contract, applicable law or court rules.
3. For NY loans, only one appraisal fee will be charged within a 12-month period. Additional reasonable appraisal fees may be charged in connection with loss mitigation evaluations, provided that at least one appraisal has been completed free of charge within the same 12-month period.
4. For VA loans, assumption fees must not exceed $300. An assumption locality variance amount may be incurred based on the geographical location of the property.
5. For FHA loans, assumption fees must not exceed $1800.