Georgia

11/18/2026 9:07 am EST

Post-Close Servicing Fees

FEE TYPE	FEE AMOUNT	WHEN CHARGED
Appraisals	Typically, $350-$1,800, depending on property and location, as permitted by law, and based on the terms of your loan documents	The cost if we required a Georgia licensed Real Estate Appraiser to determine the current condition and value of the mortgaged property
Assumption	Dependent on the amount of the indebtedness and based on state and investor guidelines: • Up to half percent (1/2%) of one percent (1%) of the outstanding principal balance or $150, whichever is greater, where Cornerstone does not relieve the borrower of liability for the repayment of the indebtedness; or • Up to one percent (1%) of the principal amount of the indebtedness outstanding on the date of the transfer, where Cornerstone does not escalate the interest rate but does relieve the borrower of the liability for the repayment of the indebtedness; or • Up to half percent (1/2%) of one percent (1%) of the principal amount of the indebtedness outstanding on the date of the transfer; or • $250, whichever is greater, in the event Cornerstone escalates the interest rate and relieves the borrower of liability for the repayment of the indebtedness	This fee may be charged for the processing and underwriting of the application and the prepara of necessary documents if we agree to allow yo loan obligation to be assumed by a third-party.
Attorney Fees and Costs	Typically, $900 - $2,900 as permitted by Georgia law and the terms of your loan documents	If a foreclosure on your loan is required, the fee and costs associated with services rendered by legal counsel that handle the foreclosure case be paid by you. The complexity of the individua case could result in fees and/or costs that exce the typical range.
Automated Valuation Model (AVM)	Typically, $6-$15, depending on property and location, as permitted by law, and by the terms of your loan documents	The cost if we required an Automated Valuatio determine the current estimated value of the mortgaged property.

Brokers Price Opinion (BPO)	Typically, $350-$1,800, depending on property and location, as permitted by law, and by the terms of your loan documents	The cost if we required a Georgia licensed Real Estate Appraiser to determine the current condition and value of the mortgaged property
Certified/Overnight Mail Fees	No Charge	This fee may be charged to mail a document certified or overnight.
Escrow Waiver Fee	The greater of 0.25% of the current principal balance or $150, as permitted by state law and terms of your loan documents.	This fee may be charged when a borrower requ escrow be removed from the loan.
Home Equity Line of Credit (HELOC) Annual Fee	Based upon the terms of the HELOC agreement and as permitted by law	This fee may be charged annually for an open HELOC based on the terms of the agreement.
Late Fee	An amount normally a percentage of the monthly installment, depending on the type of loan and the provisions in your loan documents, and in accordance with Georgia statutory requirements	This fee will be assessed if your monthly paym is not received before the grace period ends ar accordance with the terms of your loan docum
Lien Release Processing	Varies – Costs incurred to prepare a lien release/satisfaction of mortgage as well as the actual recording cost(s) as permitted by law, and by the terms of your loan documents. Costs may include but not be limited to document preparation, postage for returning original collateral documents and notifications to borrowers that the loan has been paid in full and released/satisfied and actual recording costs charged by the county.	At the time of payoff, the estimated cost to pre and record the lien release/satisfaction of mortgage in the public land records, as well as draft any required notifications and return origi collateral documents, is calculated and assesse
Non-Sufficient Funds (NSF)/Return Check Fee	Up to $25	This fee will be assessed for handling a check, your bank returns it unpaid or for any reason s as insufficient funds, uncollected funds, stoppe payment, not properly endorsed, etc.
Payment Fee	No Charge	This fee is for making a payment with an agent over the phone.
Payoff Statement Preparation Fee	No Charge	This fee is the charge to prepare the payoff statement.
Property Inspection Fee	Varies – typically $15- $60 as permitted by law, the terms of your loan documents, and investor guidelines	This fee will be charged if we are required or determine it is necessary to inspect the proper determine the condition and occupancy of the mortgaged property.

Property Preservation Fee	Typically, $10 - $25,000 bond (may vary by loan type, city/state, property lot size, grass height, etc..) and as permitted by law, investor guidelines, and the terms of your loan documents	The cost incurred to maintain the property if th mortgaged property is vacant and/or the cost f vacant property registration.
Recast	$300 as permitted by law and the terms of your loan documents	The fee charged if you request us to re-amortiz your loan or if you make a large principal paym (curtailment).
Reconveyance Fee	Varies - The cost charged by the county or agency and charged as permitted by the terms of your loan documents	This fee may be assessed to record a reconveyance.
Recording Costs	No Charge	This cost is associated with recording documen with the property county or state as part of servicing of your mortgage loan.
Subordination Fee	No Charge	This fee will be assessed if the lien position of y loan is adjusted to be junior to other liens on th property and we process a subordination agreement with you.
Title Search	Varies - typically, $75-$2,000 as permitted by law, the terms of your loan documents, based on loan type, and property location	This fee will be assessed to conduct a title sear the mortgaged property is referred to foreclosu
Verification of Mortgage (VOM)	No Charge	The cost to prepare a VOM, providing the existi balance and payment history on your loan.
Wire Fee	No Charge	The fee assessed with processing a wire transf your bank account.

FEES ARE SUBJECT TO CHANGE. We make every attempt to disclose typically charged fees and costs, however, this list may not include every fee charged for services rendered, or costs incurred. Additional fees may be charged for services not listed above. If you have any questions about this fee schedule, please contact us online or call .