North Carolina

11/18/2026 9:17 am EST

Post-Close Servicing Fees

FEE TYPE	FEE AMOUNT	WHEN CHARGED
Appraisals	Typically, $350-$1,800, depending on property and location, and as permitted by the terms of your loan documents	The cost if we required a North Carolina licensed Re Estate Appraiser to determine the current condition value of the mortgaged property.
Assumption	Up to $900 or as allowed by North Carolina statute – as permitted by the terms of your loan documents, and investor guidelines	This fee may be charged for the processing and underwriting of the application and the preparation necessary documents if we agree to allow your loan obligation to be assumed by a third-party.
Attorney Fees and Costs	Typically, $2,000 - $3,300 as permitted by law, and the terms of your loan documents	If a foreclosure on your loan is required, the fees an costs associated with services rendered by our lega counsel that handle the foreclosure case will be pai you. The complexity of the individual case could res fees and/or costs that exceed 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 Valuation to determine the current estimated value of the mortg 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 North Carolina licensed Re Estate Appraiser to determine the current condition value of the mortgaged property.
Certified/Overnight Mail Fees	Typically, $40-$100 as permitted by law and the terms of your loan documents	This fee may be charged to mail a document certifie 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 requests escrow to 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 HELC 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 North Carolina statutory requirements	This fee will be assessed if your monthly payment is received before the grace period ends and in accord with the terms of your loan documents.

Lien Release Processing	No Charge	The cost to record a lien release in the public land records.
Non-Sufficient Funds (NSF)/Return Check Fee	Up to $25 as permitted by the terms of your loan documents	This fee will be assessed for handling a check, if you bank returns it unpaid or for any reason such as insufficient funds, uncollected funds, stopped paym not properly endorsed, etc.
Payment Fee	No Charge	This fee is for making a payment with an agent ove phone.
Payoff Statement Preparation Fee	As permitted by state law and based on the terms of your loan documents: $25 for statements ordered from an agent over the phone No charge for statements requested through the Cornerstone website	This fee is the charge to prepare the payoff stateme
Property Inspection Fee	Varies – typically $15-$60 as permitted by law, investor guidelines, and the terms of your loan documents	This fee will be charged if we are required or detern it is necessary to inspect the property to determine 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..) as permitted by law, investor guidelines, and based on the terms of your loan documents	The cost incurred to maintain the property if the mortgaged property is vacant and/or the cost for va property registration.
Recast	$300 as permitted by law and the terms of your loan documents	The fee charged if you request us to re-amortize yo loan or if you make a large principal payment (curtailment).
Reconveyance Fee	Varies - The cost charged by the county or agency, and as permitted by the terms of your loan documents	This fee may be assessed to record a reconveyance
Recording Costs	Varies - The cost charged by the county or agency, and as permitted by the terms of your loan documents	This cost is associated with recording documents wi the property county or state as part of the servicing your mortgage loan.
Subordination Fee	No Charge	This fee will be assessed if the lien position of your l is adjusted to be junior to other liens on the propert 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 search if mortgaged property is referred to foreclosure.
Verification of Mortgage (VOM)	No Charge	The cost to prepare a VOM, providing the existing balance and payment history on your loan.
Wire Fee	No Charge	The fee assessed with processing a wire transfer to 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 .