Vermont

11/18/2026 9:22 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 Vermont licensed Real E value of the mortgaged property.
Assumption	Up to $900 plus closing costs – as permitted by law, the terms of your loan documents, and investor guidelines	This fee may be charged for the processing and u necessary documents if we agree to allow your loa
Attorney Fees and Costs	Typically, $2,200-$4,700 as permitted by law and the terms of your loan documents	If a foreclosure on your loan is required, the fees a legal counsel that handles the foreclosure case wi you. The complexity of the individual case could r
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 mor
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 Vermont licensed Real E value of the mortgaged property.
Certified/Overnight Mail Fees	Typically, $40-$100 as permitted by law, and as permitted by the terms of your loan documents	This fee may be charged to mail a document certi
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 reques
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 HEL
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 Vermont statutory requirements	This fee will be assessed if your monthly payment accordance with the terms of your loan document
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 prepa in the public land records, as well as draft any req documents, is calculated and assessed
Non-Sufficient Funds (NSF)/Return Check Fee	Up to $5	This fee will be assessed for handling a check, if y insufficient funds, uncollected funds, stopped pay
Payment Fee	No Charge	This fee is for making a payment with an agent ov
Payoff Statement Preparation Fee	No Charge	This fee is the charge to prepare the payoff stater
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 dete determine the condition and occupancy of the mo
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 the n 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 y (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 reconveyan
Recording Costs	Varies - The cost charged by the county or agency, as permitted by law, and based on the terms of your loan documents	This cost is associated with recording documents part of the servicing of your mortgage loan.
Subordination Fee	No Charge	This fee will be assessed if the lien position of you is adjusted to be junior to other liens on the prope 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
Verification of Mortgage (VOM)	No Charge	The cost to prepare a VOM, providing the existing
Wire Fee	No Charge	The fee assessed with processing a wire transfer t

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 .