West Virginia

11/18/2026 9:27 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 West Virginia licensed Re and 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	No Charge	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)	No Charge	The cost if we required an Automated Valuation to determine the current estimated value of the mor
Brokers Price Opinion (BPO)	No Charge	The cost if we required a West Virginia licensed Re Estate Appraiser to determine the current conditio
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	No Charge	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 West Virginia statutory requirements	This fee will be assessed if your monthly payment accordance with the terms of your loan document
Lien Release	No Charge	The cost to record a lien release in the public land
Non-Sufficient Funds (NSF)/Return Check Fee	Up to $25	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	No Charge	This fee will be charged if we are required or dete determine the condition and occupancy of the mo
Property Preservation Fee	No Charge	The cost incurred to maintain the property if the mortgaged property is vacant and/or the cost for
Recast	No Charge	The fee charged if you request us to re-amortize y (curtailment).
Reconveyance Fee	No Charge	This fee may be assessed to record a reconveyan
Recording Costs	Varies - The cost charged by the county or agency and as permitted by law	This cost is associated with recording documents the property county or state as part of the servicin
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 .