



**EASTERN SAVINGS BANK®**

Established 1905

*Locally Owned. Locally Operated. Locally Committed.*

# Consumer Mortgage Servicing Fee Schedule<sup>1</sup>

Fees	Description	Amount (Min-Max) <sup>2</sup>
Amortization Schedule	Fee charged to provide a copy of an amortization schedule	\$10
Assignment of Mortgage	ESB Fee for consideration and review for CEMAs	\$250 - \$500
Construction Administration	Fee to offset the costs of ESB monitoring the project, verifying title, working with contractors. Fee does not include project inspection fees, overnight and wire fees.	\$275 - \$1,250
Duplicate Document Request	Fee for duplicate loan documents to be assessed per individual document.	\$0 - \$10
Excessive Construction Draws	This cost is per any draw that exceeds the amount of draws stated in the draw schedule.	\$0 - \$100
Expedited Payoff	Fee charged when a payoff is required within 24 hours of the date of request, excluding weekends.	\$50
Field Visit	Fee charged by a third party vendor if lender is required to send an agent to deliver a notice or to determine the occupancy of the property.	Actual Cost Incurred
Late Charge		See Loan Documents
Modification/Partial Release Processing	Fee charged for the preparation of the document necessary to recast the mortgage payment, rate, and/or term as a result of a substantial paydown of principal, and/or any other agreed upon terms or release of collateral.	\$0 - \$350
Mortgage Telephone Payment		\$10
Mortgage Verification	Fee charged to provide a verification of mortgage to a third party	\$0 - \$10
Outgoing Domestic Wire	Outgoing Wire Fee	\$25
Overnight Next Day - Standard	Cost to overnight documents/ checks per the customer request	\$15 - \$25
Overnight Two Day	Cost to overnight documents/ checks per the customer request	\$10 - \$18
Overnight Three Day	Cost to overnight documents/ checks per the customer request	\$9 - \$15
Property Valuation	Fee charged by a third party vendor if the lender is required to determine the condition and value of the property. May be in the form of a BPO, limited appraisal, or other form of valuation of property.	Actual Cost Incurred
Recording	Fee charged for the recordation of property lien documents in public records at the time of satisfaction, modification, or as required during servicing of the loan.	Actual Cost Incurred
Research	Fee charged (per hour) for account research. Fee to be assessed at 1/2 hour minimum and then in 15 minute increments.	\$25
Returned Loan Payment	Fee charged for any check, ACH (Automatic Clearing House), or other electronic payment that is dishonored on the second presentment. \$15 unless otherwise stated in loan documents.	See Loan Documents
Subordination Request	Fee charged for the Bank's due diligence on the existing relationship to determine acceptance.	\$0 - \$350
Title Search	Fee charged by the title company that is insuring the loan to search for any liens present on the property. This would occur predominately on construction/renovation loans.	Actual Cost Incurred

Need more assistance? Contact us at 800.982.7114, X6281 or [LSOperations@easternsavingsbank.com](mailto:LSOperations@easternsavingsbank.com)

<sup>1</sup> Subject to change.

<sup>2</sup> Amounts may vary depending on the service, location, timing and any investor or legal requirements.