



Schedule of Retail Mortgage & Home Equity Product Servicing Fees

Fee	Explanation	Amount
Returned Check	A charge when a payment made to your account is returned and the payment is reversed.	\$20
EPAY	Making a non preauthorized payment to your loan from a non Five Star Bank account via a phone call.	\$7
Coupon Book Replacement	Replacing a lost or misplaced coupon book	No Charge
Payoff Statements	An itemized list of the amounts due in order to satisfy the debt	No Charge
Late Fee	An additional charge that a borrower is required to pay as a penalty for failing to pay a regular installment when due	See your promissory note
HUD Waived Fee Addendum	The fees on the settlement statement (HUD-1A) that were paid by the lender at the time of closing that are reimbursable if the loan is terminated within a specified period of time of closing for any reason.	See your HUD Waived Fee Addendum
Property Inspection Fee	A simple exterior inspection of the collateral property in order to confirm its occupancy and condition in connection with a borrower's default	\$35 per inspection
Broker's Price Opinion (BPO)	Broker price opinions usually are performed by a real estate broker or real estate agent and are more detailed than an inspection. BPOs, unlike a simple exterior inspection, provide detailed information concerning the value of the property and include some of the elements of a true real estate appraisal. BPOs provide a current valuation of the property in comparison to other similar properties in the area and are normally obtained in connection with the borrower's default.	\$95 per BPO
Prepayment Penalty	A consideration paid to the mortgagee for the prepayment privilege	See your promissory note
Subordination	Acknowledgment by written recorded instrument that a debt is inferior to the interest of another party	\$250 plus other applicable charges such as appraisal, survey, credit report, attorney fees, title, recording fees, etc. Approval subject to bank's sole discretion.
Release of Liability	An agreement to terminate the personal obligation of a mortgagor in connection with the payment of a debt	\$250 plus other applicable charges such as appraisal, survey, credit report, attorney fees, title, recording fees, etc. Approval subject to bank's sole discretion.
Partial Release	A written recorded agreement to release a portion of the mortgaged premise	\$250 plus other applicable charges such as appraisal, survey, credit report, attorney fees, title, recording fees, etc. Approval subject to bank's sole discretion.
Assignment	The transfer of ownership of a mortgage from one party to another	75 basis points of the original mortgage amount plus other applicable charges such as appraisal, survey, credit report, attorney fees, title, recording fees, etc. Approval subject to bank's sole discretion. Example: 0.0075X\$100,000=\$750