

**New York  
Costs and Fees**

**Servicer Name:** Gregory Funding LLC  
**Servicer NMLS #:** 266062  
**Servicer License #:** RMS001381

Description	From	To	Comments
Late Charge Fee%	0.00%	2.00%	Late charges based on the loan documents including a modification. Late charges exceeding state statute restrictions are adjusted to comply with state law.
NSF or Returned Check Fees	\$15.00	\$15.00	Flat fee.
Quick Payment Fees	\$0.00	\$0.00	No charge.
Inspection Fees	\$0.00	\$0.00	Per visit; not rote and recurring, but scheduled as needed when property shows signs of being unprotected.
BPO or Broker Price Opinion Fee	\$150.00	\$200.00	Usually not charged. Must be an exceptional case to charge it at cost and by mutual agreement.
Appraisal Fee	\$0.00	\$0.00	No charge.
Title Search Fee	\$0.00	\$0.00	No charge, unless it is part of litigation/foreclosure costs such as service of process and title work.
Foreclosure Fees and Costs	\$750.00	\$6,000.00	Estimated actual cost range, including attorney fees and costs such as service and title work.
Loan Modification Fee	\$0.00	\$0.00	No charge.
Loss Mitigation Processing Fee	\$0.00	\$0.00	No charge.
Bankruptcy Fees and Costs	\$1,500	\$5,000	Estimated actual cost range, reflecting proof of claim, adequate protection motion, notice and certificate of default, and motion for relief, all to the extent recoverable.
Breach Letter Fees	\$0.00	\$0.00	No charge.
Litigation Fees and Costs			See "Foreclosure Fees and Costs" and "Bankruptcy Fees and Costs" above. Litigation defense may be recoverable as incurred.
Property Preservation Fees and Costs	\$0.00	\$0.00	No charge to the borrower at this time.
Property Registration Fees	\$0.00	\$0.00	No charge to the borrower.
Interest on Escrow Advances		Note Rate	May be charged at the note rate on the daily escrow advance portion of the outstanding loan balance.
Payoff/reinstatement statements	\$0.00	\$0.00	No charge.
Payoff/reinstatement Wire fee	\$6.00	\$6.00	If incurred.
Reconveyance Prep Fee	\$12.00	\$20.00	Vendor cost to prepare the satisfaction document.
Reconveyance Fee	\$31.50	\$451.00	Calculated to be actual cost charged by the local recording office.