

National Costs and Fees Schedule

Servicer Name: Gregory Funding LLC
Servicer NMLS#: 266062

Description	From	To	Comments
Late Charge Fee %	0.00%	10.00%	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	\$50.00	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	\$500.00	\$10,000	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	\$1,500.00	\$5,000.00	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	At Cost	At cost if recoverable from the borrower.
Litigation Fees and Costs	See above	See above	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	At Cost	At cost if recoverable from the borrower.
Property Registration Fees	\$0.00	\$500.00	A foreclosure cost charged to borrowers when and if periodically incurred, subject to laws of local jurisdictions. Accounts secured by vacant and abandoned properties may incur higher charges.
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	\$0.00	\$6.00	At cost if recoverable from borrower.
Reconveyance Prep Fee	\$0.00	\$20.00	Vendor cost if recoverable from borrower to prepare the satisfaction document.
Reconveyance Fee	\$0.00	\$451.00	Calculated to be actual cost charged by the local recording office.